



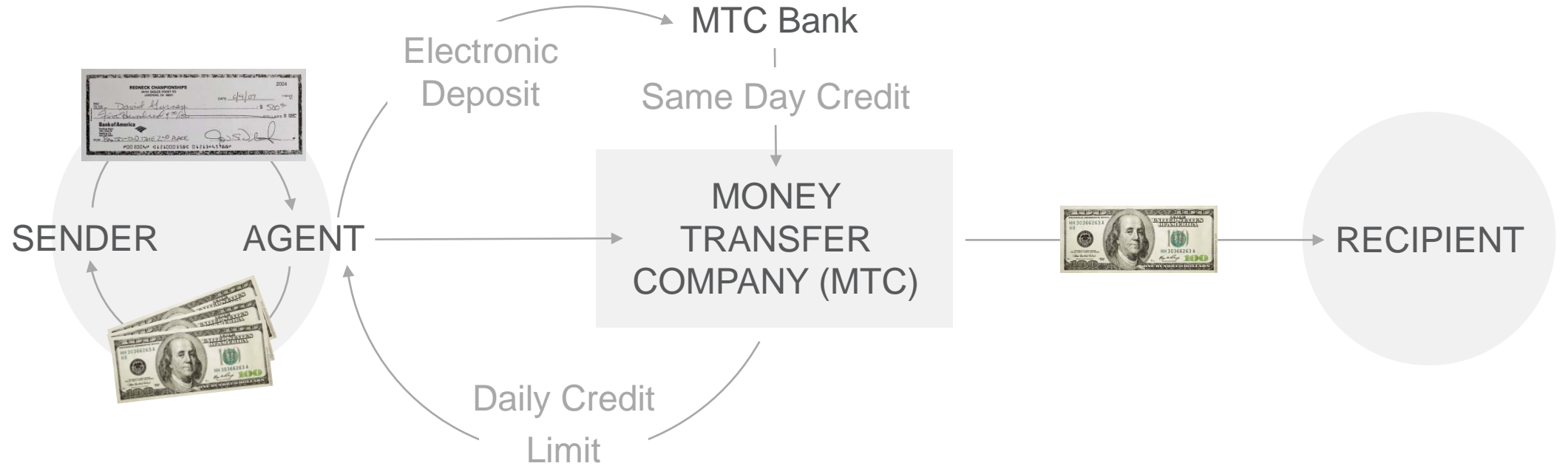
SMARTCHECK PLATFORM

A Web, Mobile & API Ecosystem



CHECK CASHING BUSINESS MODEL

MONEY TRANSMITTERS



BENEFITS TO AGENT

- 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

Money Services Software



PC-Based

Web-Based

AllTrust Platform



Mobile &
SDKs

APIs & Custom Solutions

Key Stats

20
Years
Experience

2100
Active
Locations

36,000
Users

10+
Million
Consumers

12+
Million
Tx's/Year

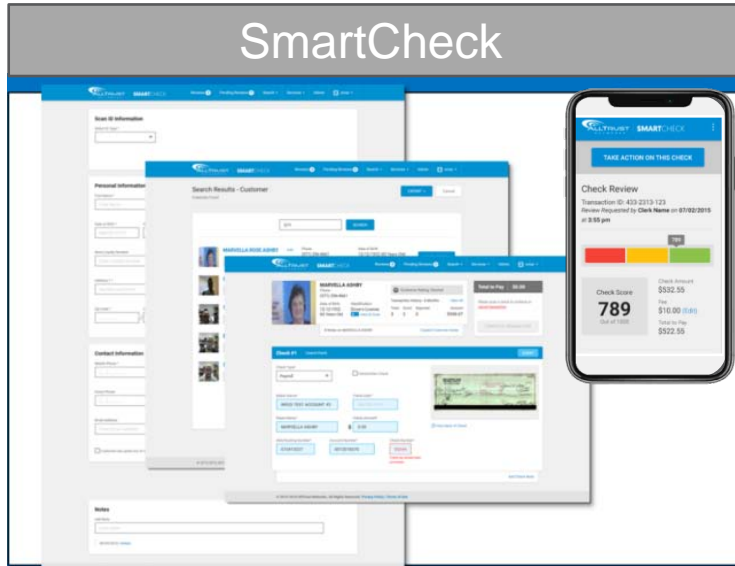
\$60
Billion
Processed

Our Customers

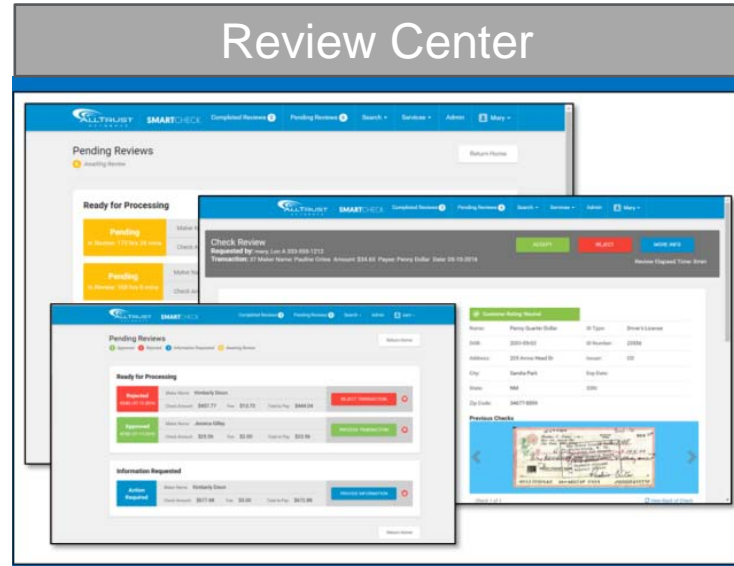
- Small to mid-size retail merchants: use our check cashing solutions to drive in-store sales
- Mid-size to large retail merchants and money services businesses (MSBs): use our check cashing solutions to drive in-store sales and initiate other money services such as money transfer, bill pay and short-term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



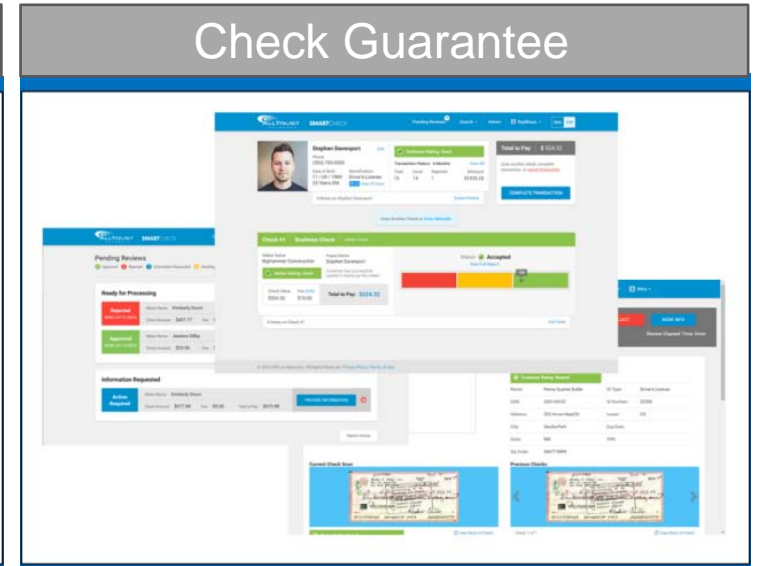
SMARTCHECK FAMILY



Web-Based Check Cashing



Web-Based Expert Approvals

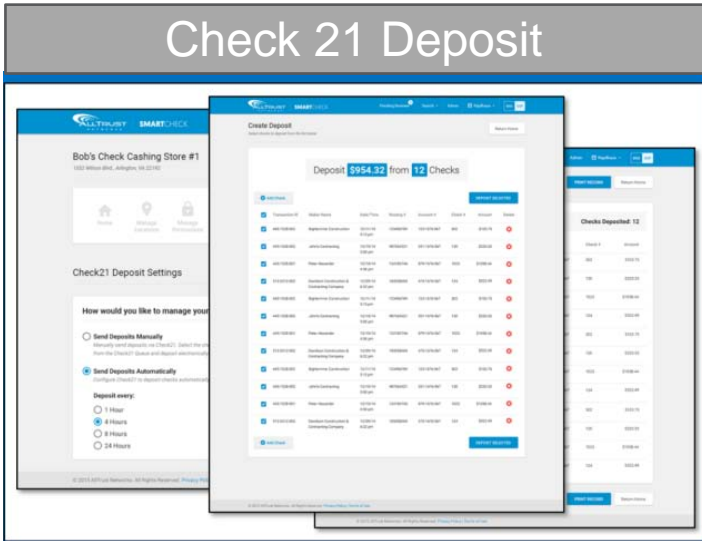


Full Warranty

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

SMARTCHECK FAMILY

Check 21 Deposit



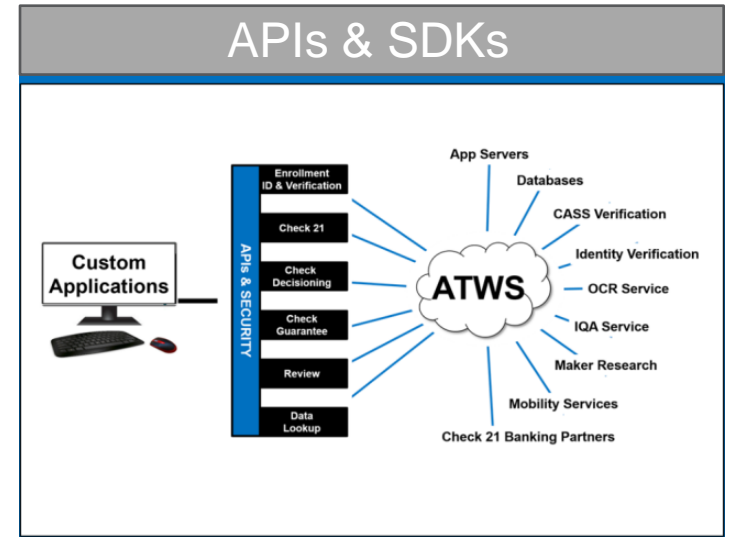
Web-Based RDC

SmartCheck Mobile



White Label Mobile App

APIs & SDKs



For Custom Solutions

Compatible with Chrome,
Internet Explorer and Firefox



SMARTCHECK

A COMPLETE END-TO-END CHECK CASHING PLATFORM

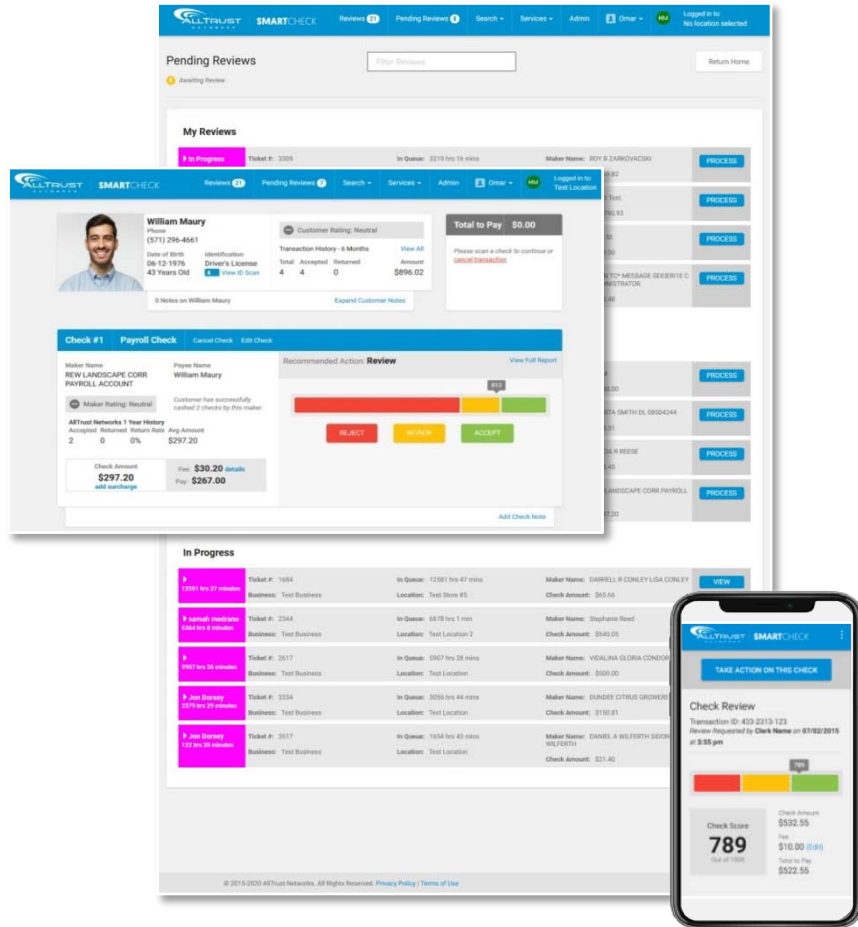
SmartCheck– is a web-based check cashing product that provides comprehensive back-office controls for risk management, transaction pricing, government compliance and second-level approvals.

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



REVIEW CENTER



WEB & API-BASED RISK MANAGEMENT

- Workflow-based console for checks that cannot be auto-decided
- 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

REVIEW CENTER QUEUE

Pending Reviews Filter Reviews Return Home

My Reviews

In Progress	Ticket #: 3309	In Queue: 3219 hrs 16 mins	Maker Name: ROY B ZARKOVACIJO	Check Amount: \$169.82	PROCESS
In Progress	Ticket #: 3351	In Queue: 3003 hrs 11 mins	Maker Name: WFED Test	Check Amount: \$2,790.93	PROCESS
In Progress	Ticket #: 3354	In Queue: 2885 hrs 13 mins	Maker Name: Chris 33	Check Amount: \$30.00	PROCESS
In Progress	Ticket #: 3363	In Queue: 2836 hrs 39 mins	Maker Name: MAGDA TO MESSAGE SERVER YE G O SETTLEMENT ADMINISTRATOR	Check Amount: \$82.48	PROCESS

Ready for Processing

Pending	Ticket #: 4019	In Queue: 543 hrs 55 mins	Maker Name: ABBM	Check Amount: \$150.00	PROCESS
Pending	Ticket #: 4088	In Queue: 508 hrs 20 mins	Maker Name: JUANITA SMITH DL 08504244	Check Amount: \$18.31	PROCESS
Pending	Ticket #: 4288	In Queue: 49 hrs 3 mins	Maker Name: FELICIA R REISE	Check Amount: \$65.45	PROCESS
Pending	Ticket #: 4355	In Queue: 0 min	Maker Name: REW LANDSCAPE CORR PAYROLL ACCOUNT	Check Amount: \$297.20	PROCESS

In Progress

In Progress	Ticket #: 1684	In Queue: 13581 hrs 47 mins	Maker Name: DARRELL R CONLEY LISA CONLEY	Check Amount: \$6.66	VIEW
In Progress	Ticket #: 2344	In Queue: 6678 hrs 1 min	Maker Name: Stephanie Reed	Check Amount: \$340.05	VIEW
In Progress	Ticket #: 2617	In Queue: 5907 hrs 28 mins	Maker Name: VIRALINA GLORIA CONDOR	Check Amount: \$100.00	VIEW

RESEARCH UTILITIES FOR REVIEWERS

Reasons Sent to Review

Maker Research

Customer Check History

Maker History

Customer Review History

Previous Maker Images

All functions available via APIs

SMARTCHECK CLERK INTERFACE

Reviews 15 Approved 1 Rejected 3 Information Requested 1 Awaiting Review Return Home

Ready for Processing

Accept	Ticket #: 4031 02-04-2020 Check #: 01673333	Maker Name: JUANITA SMITH DL 08504244	Customer Name: Marge Moonstar	Check Amount: \$33.33	Fee: \$4.33	Total to Pay: \$29.00	ACCEPT
Accept	Ticket #: 4278 03-19-2020 Check #: 00277481	Maker Name: ATN	Customer Name: DAVID NEAL	Check Amount: \$174.50	Fee: \$18.50	Total to Pay: \$156.00	ACCEPT
Accept	Ticket #: 4355 02-26-2020 Check #: 00821278	Maker Name: REW LANDSCAPE CORR PAYROLL ACCOUNT	Customer Name: William Maury	Check Amount: \$297.20	Fee: \$30.20	Total to Pay: \$267.00	ACCEPT

Information Requested

Action Required	Ticket #: 957 11-20-2017 Check #: 000729	Maker Name: GNE SIDING & GUTTERS	Customer Name: JONATHAN DORSEY	Check Amount: \$127.18	Fee: \$3.54	Total to Pay: \$123.64	PROVIDE INFO
Action Required	Ticket #: 1856 01-26-2019 Check #: 005661	Maker Name: MARTINEZ BROTHERS & SONS TRUCKING PAYROLL ACCOUNT	Customer Name: Daymon William	Check Amount: \$1,500.00	Fee: \$75.00	Total to Pay: \$1,425.00	PROVIDE INFO

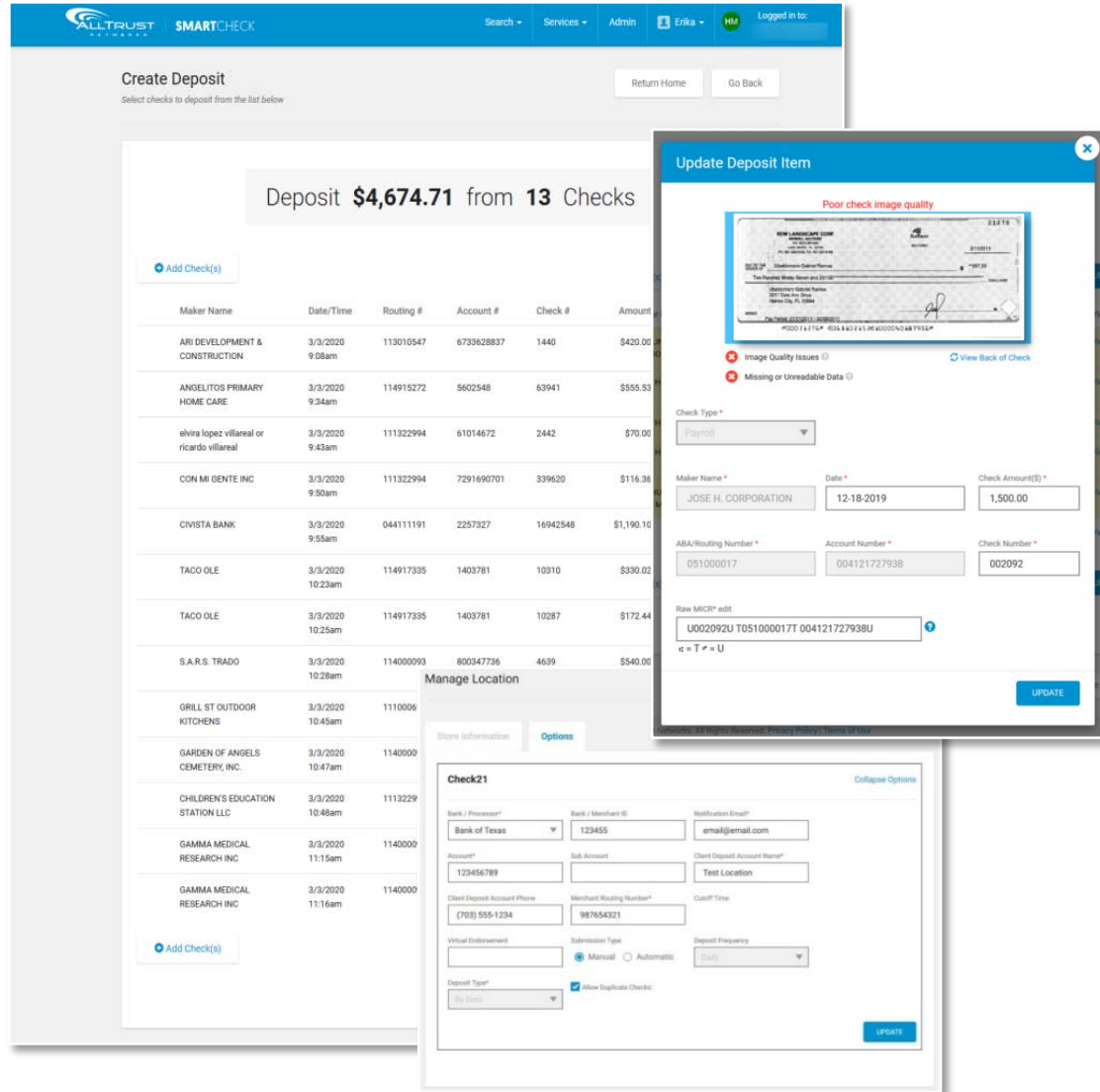
Awaiting Review

Pending	Ticket #: 4019 02-04-2020 Check #: 000729	Maker Name: ABBM	Customer Name: Sara STX	Check Amount: \$150.00	Fee: \$9.30	Total to Pay: \$140.90	CANCEL
Pending	Ticket #: 4088 03-05-2020	Maker Name: JUANITA SMITH DL 08504244	Customer Name: MARVELLA ASHBY	Check Amount: \$18.31	Fee: \$1.83	Total to Pay: \$16.48	CANCEL

Clerks can cancel reviews in progress



CHECK 21 ELECTRONIC DEPOSITS



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
 - SmartCheck
 - Review Center
 - Check 21 Deposits
- Use our APIs to integrate with your in-house apps
- Check Guarantee program available

YOU DETERMINE HOW CUSTOMERS GET FUNDS

At Your Store



At a Kiosk



Push Funds to a Card



MOBILE CHECK CASHING

ADVANTAGES

REDUCED OPERATING COSTS

- 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
 - Enrollment can be self-service or clerk-assisted
 - Check cashing can start on phone and end in store or at kiosk
 - 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

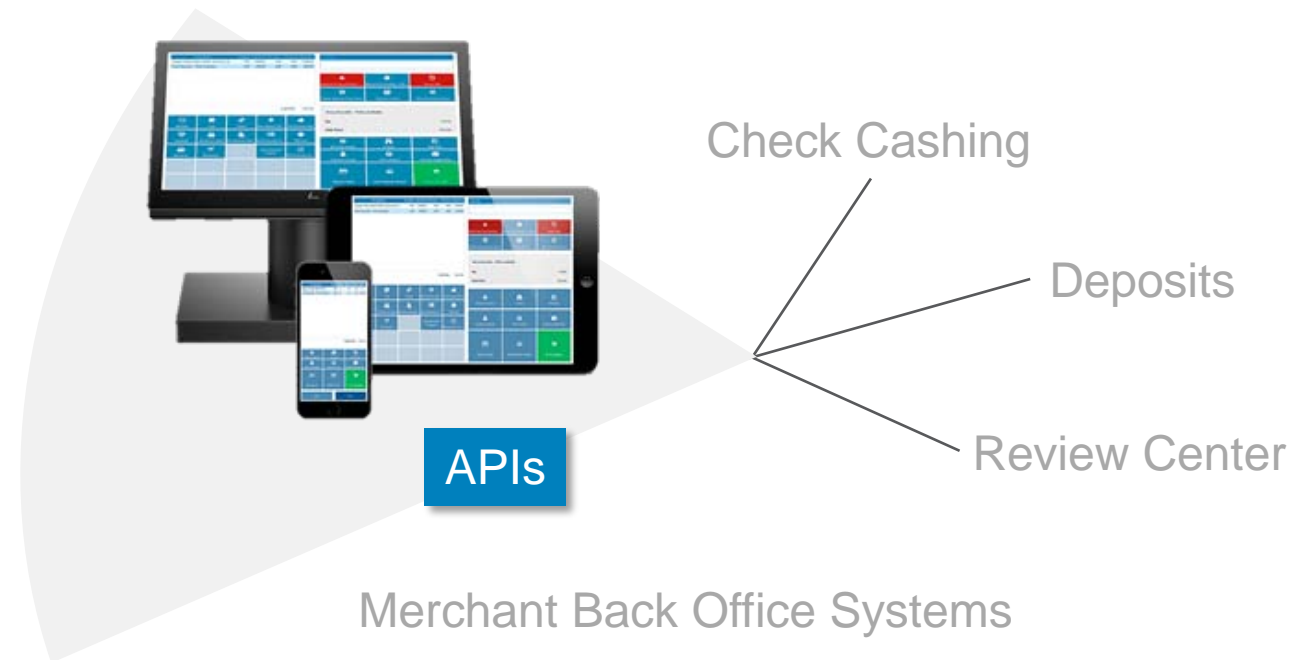
- Accustomed to phone apps
- Synergy with mobile banking
- Low-cost pre-paid smartphones

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

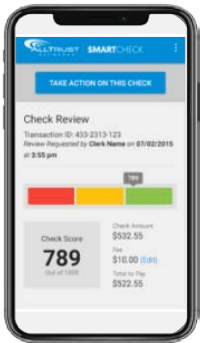
- Fully documented APIs support in-house solutions or custom integration with any AllTrust service:
 - SmartCheck
 - Review Center
 - Check Guarantee
 - Check 21
- Fully documented SDKs incorporate APIs to enable development of custom mobile applications by third-parties or in-house teams



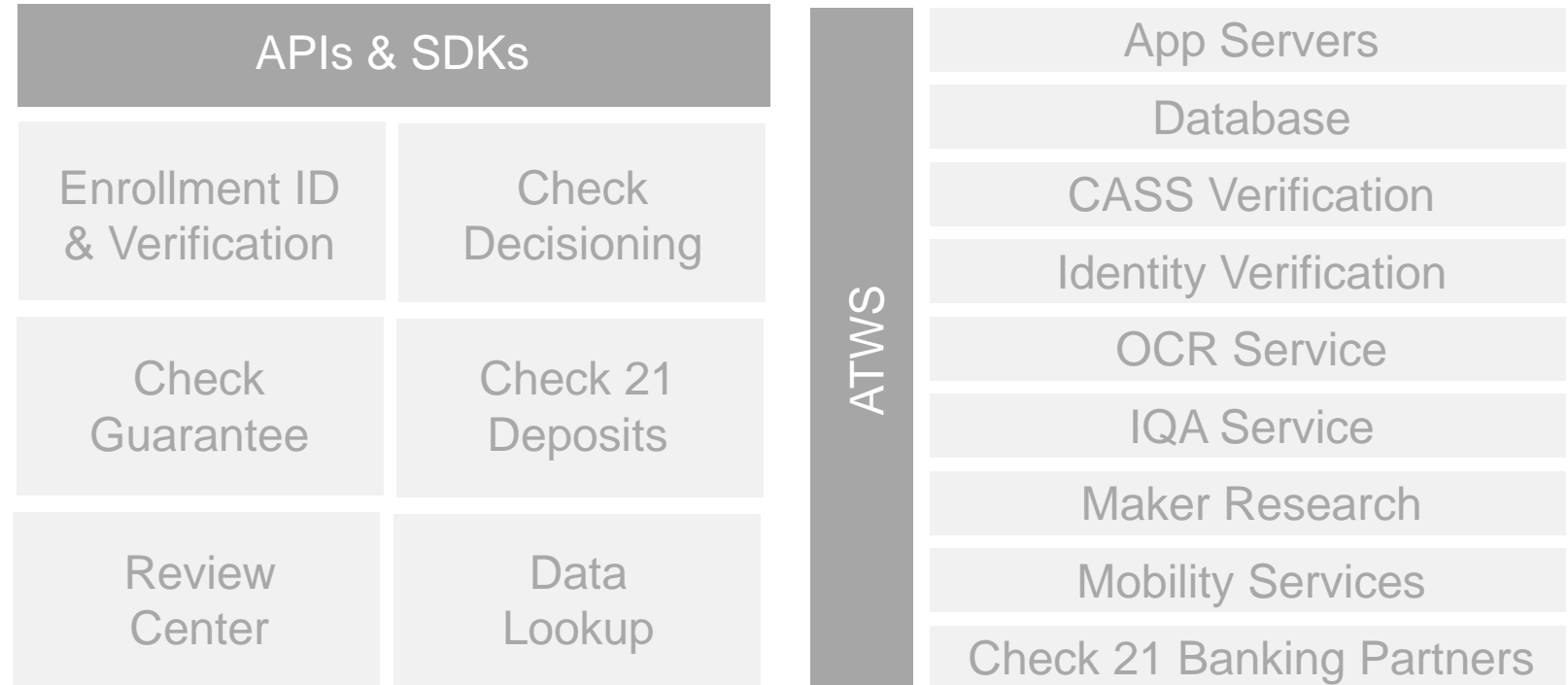
APIs & SDKs FOR CUSTOM SOLUTIONS



Custom Web Applications

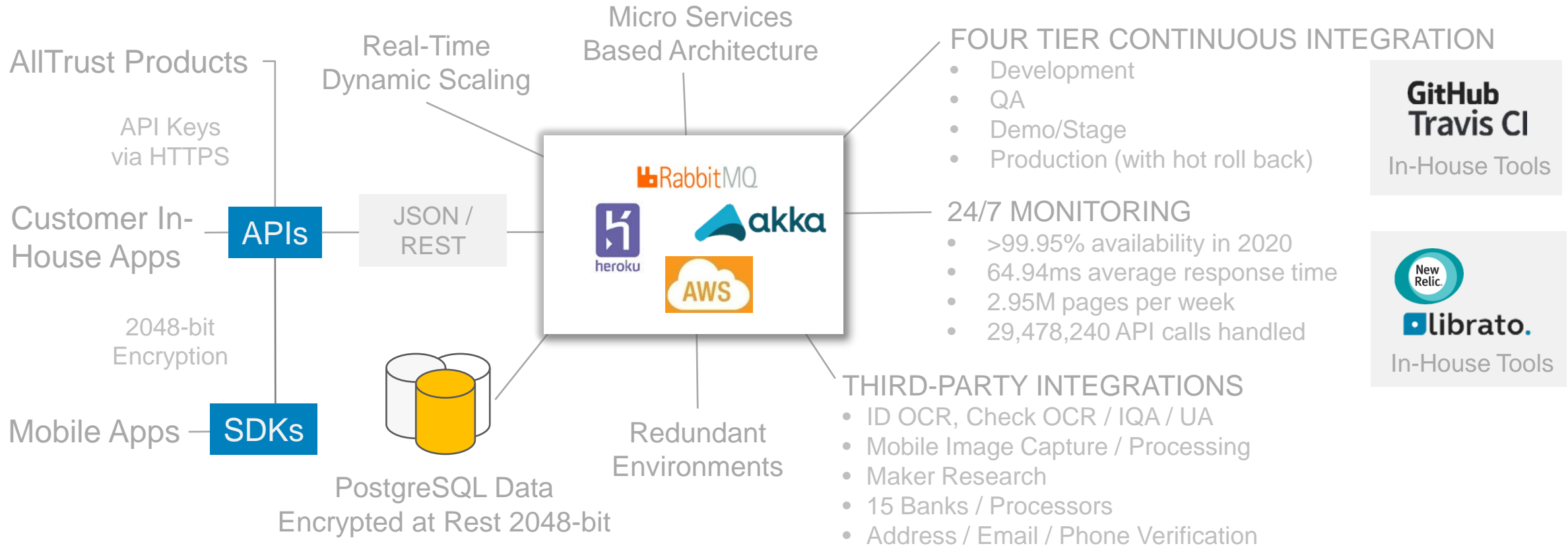


Custom Mobile Apps



ALLTRUST WEB SERVICES

A MODERN PLATFORM





CapitalRetailSolutions.com

