

GREENBOX

Cashless Made Simple



NASDAQ: GBOX

November 2021
Investor Presentation

FORWARD LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21E of the Securities Exchange Act of 1934, as amended. All forward-looking statements are inherently uncertain as they are based on current expectations and assumptions concerning future events or future performance of the Company. Readers are cautioned not to place undue reliance on these forward-looking statements, which are only predictions and speak only as of the date hereof. In evaluating such statements, prospective investors should review carefully various risks and uncertainties identified in this release and matters set in the Company's SEC filings. These risks and uncertainties could cause the Company's actual results to differ materially from those indicated in the forward-looking statements.

Our Mission

To build compliant cutting edge Blockchain ledger tokenized payment solutions for the diverse, evolving and dynamic global market.



Company Overview

Robust Technology Suite

World class end-to-end, vertically optimized, blockchain ledger and smart contract token technologies.



Recurring, High-Margin Revenue

Fee equivalent to 2-3% of transaction volume.



Positive Macro-Economic Tailwinds

Well-positioned to benefit from global shift to digital currency and cashless payments.



Partnerships

Technology and risk management capabilities have led to tier-1 partnerships and integrations with Visa, Fiserv and Signature Bank among others.



Accountability on the Blockchain

The only PCI Level 1 Compliant blockchain payment solutions

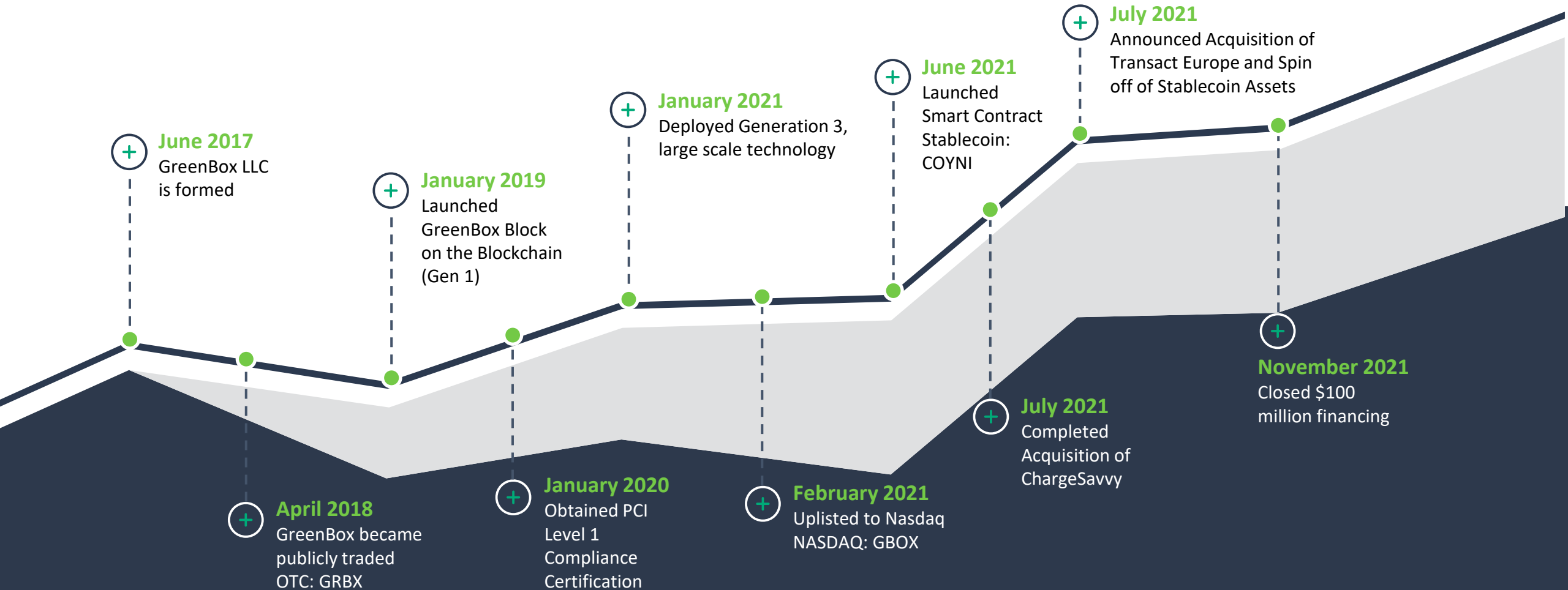


Experienced Management

Tenured executive team with robust experience in merchant services and secure payment technology.



Corporate Timeline



Technology Disrupting Financial Payments Landscape

- Mushrooming global digital payment market size projected to register a CAGR of 19.4% from 2021 to 2028¹
- Office of Comptroller of the Currency opens the door for national banks to hold deposits as stablecoins²
- Legacy systems attached to legacy technology (ACH, FedWire, Swift) are quickly falling behind and will be replaced by new, more secure technology
- Governments shift towards digital currency³



1. [Grandview Research](#)
2. [Office of the Comptroller of Currency](#)
3. [S.3571 - Banking for All Act](#)

Why GreenBox?

GreenBox proprietary blockchain ledger and smart contract token technologies create seamless payment processing solutions using digital encryption keys to verify, secure and record details of each transaction conducted within GreenBox's private system.

Compliant Tokenized Blockchain Payment Solutions

A new global approach to payment solutions through advanced blockchain technology.

New Approaches to Payment Processing

GreenBox is a unified platform providing scalability for businesses to accept payments, transact, send, settle and exchange in a single versatile ecosystem.

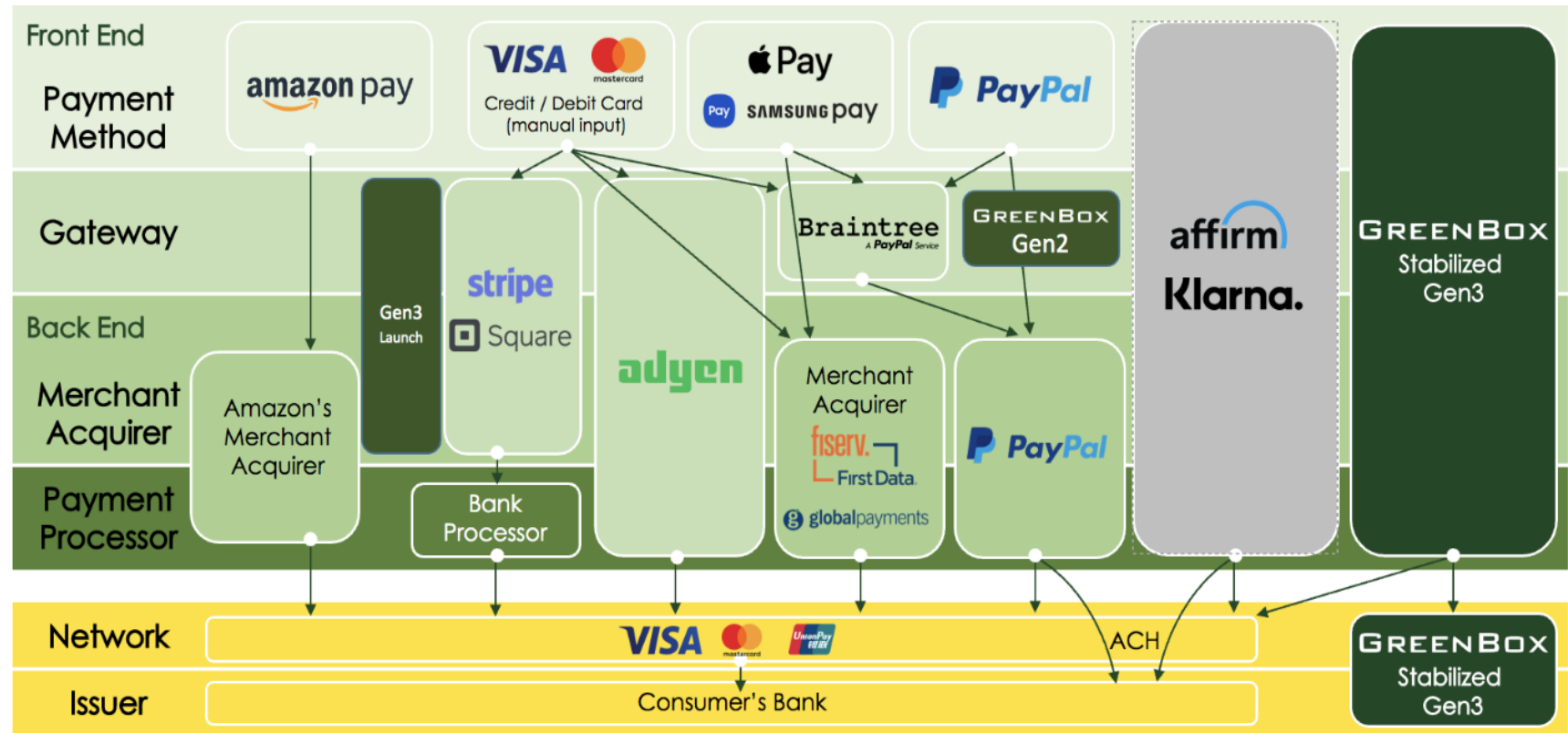
Revolutionizing Cashless Transactions with Blockchain and Token Technology

We provide best in class security, privacy, reliability, and scalability moving the world forward in a new era of digital payments.



Vertically Integrated

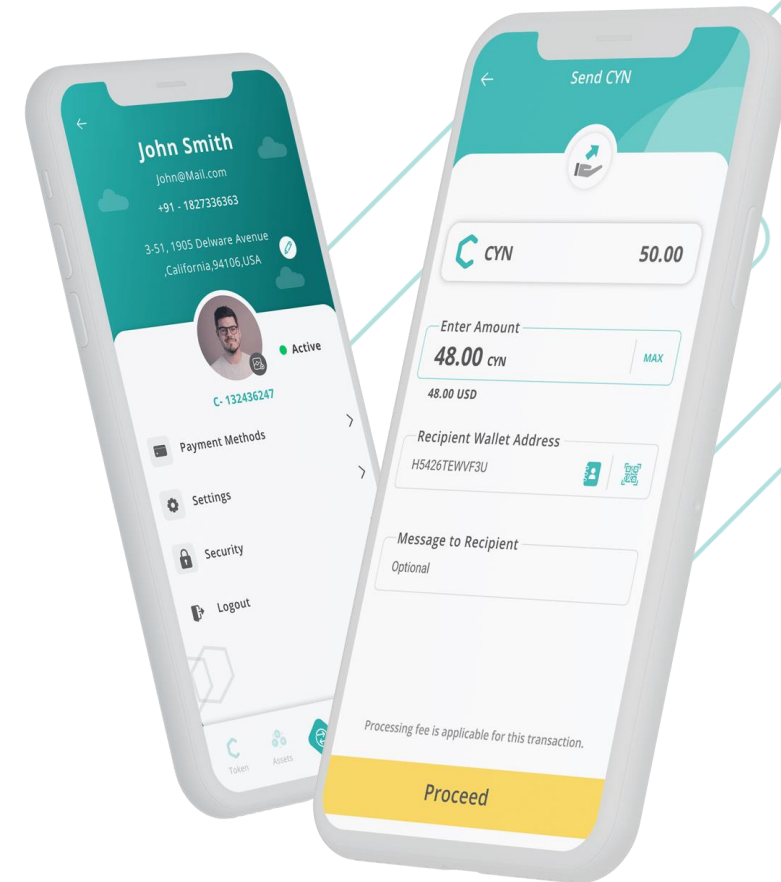
- Gen3 better positions GreenBox vertically within the payment processing space, capturing a more significant share of the transaction volume
- Allows GreenBox to enter new verticals, accelerate onboarding, provide white label banking solution, blockchain provenance, and create a tokenized ecosystem
- In building its system to operate on existing “rails”, GreenBox’s third-generation technology platform has no barriers to scalability



Coyni - A Smart Contract Technology

- Transactional stablecoin with intrinsic value attached to the US Dollar
- Instant settlement using GreenBox blockchain ledger in any location and currency, crypto or fiat, all at lower fees and in a tokenized secure ecosystem
- Solves for the existing problems inherent in current digital payments structure: crypto currency (volatility) and stablecoin (cost and settlement time)
- Un-hackable centralized node with superior governance, separating the asset decentralized visibility from access to its centralized value
- Reversible and deletable compliant smart contract-based architecture
- Streamlines processes improving operating margins and allows for lower costs

coyni



Coyni Adoption Strategy

Dedicated Tooling

- Dedicated P2P app (similar to Venmo™)
- Regulated custodial and reserve account architecture (similar to USDC™)

Accretive Acquisitions

- To expand banking and acquiring capabilities globally driving processing volume and adoption of Coyni
 - **Transact Europe** (pending regulatory approval) – Licensing assets, management compensation tied to processing volume hurdles
 - **ChargeSavvy, LLC** – Large processing volume portfolio, new verticals, POS technology
 - **Northeast Merchant Services** – Acquired BIN and retail processing portfolio
 - Additional Strategic Acquisitions

ISO / Agent Network

- ISO and Agent network are crucial for driving Coyni adoption in the U.S. and globally

Partnerships

- Territorial Bank of American Samoa
- isMedia NFT platform development

fiserv.

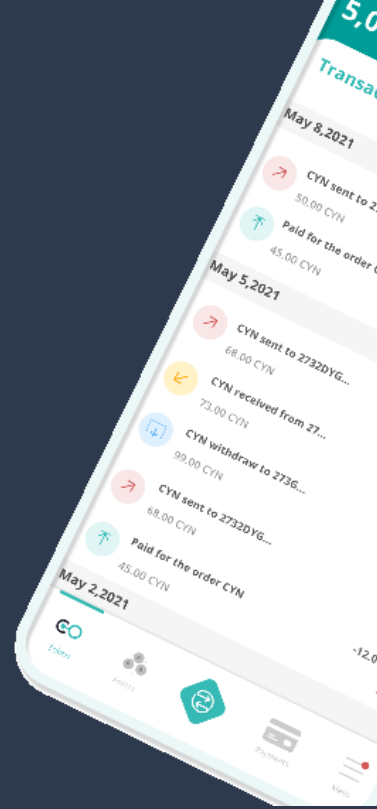

ChargeSavvy

NORTHEAST
MERCHANT SYSTEMS 

VISA

Territorial Bank of
 American
Samoa

is Media



GREENBOX

Investment Highlights

GreenBox POS (NASDAQ: GBOX)

Share Price ¹	\$6.91
Market Cap ¹	\$296.4M
TTM Revenue ²	\$22.1M
Shares Outstanding ²	42.9M
Float ²	13.8M
Insiders	58%
Employees	112
Headquarters	San Diego

1) As of November 11, 2021

2) As of September 30, 2021

- **Robust Technology Suite:** World class end-to-end, vertically optimized, blockchain ledger-based payments processing
- **Smart Contract Token Technology Spin Off to Accelerate Revenue Growth:** Net revenues from token utilization are projected to be **~2.5% of deployed revolver seed capital per month** at stabilization
- **FY2021 Guidance:** Processing Volume of \$1.85 billion, Revenue of at least \$28 million, Adjusted Net Income of at least \$8 million
- **FY2022 Guidance:** Processing volume of at least \$4.9 billion
- **Recurring, High-Margin Revenue:** Improved Gen3 process reduces transactional costs and improves operating margins.
- **ISO Sales Model** significantly reduces marketing and client acquisition costs
- **SpinCo Dividend Opportunity** - reward long-term GreenBox shareholders with representation in Coyni spin off IPO
- **Board approved share buy-back program**

Coyni Spin Off & Public Offering



SpinCo can achieve higher valuation multiples as a stand-alone public company in a focused deployment

SpinCo, and its new management team, can focus wholly on growing and enriching the Coyni business roles, transactional and custodial, enabling faster global expansion

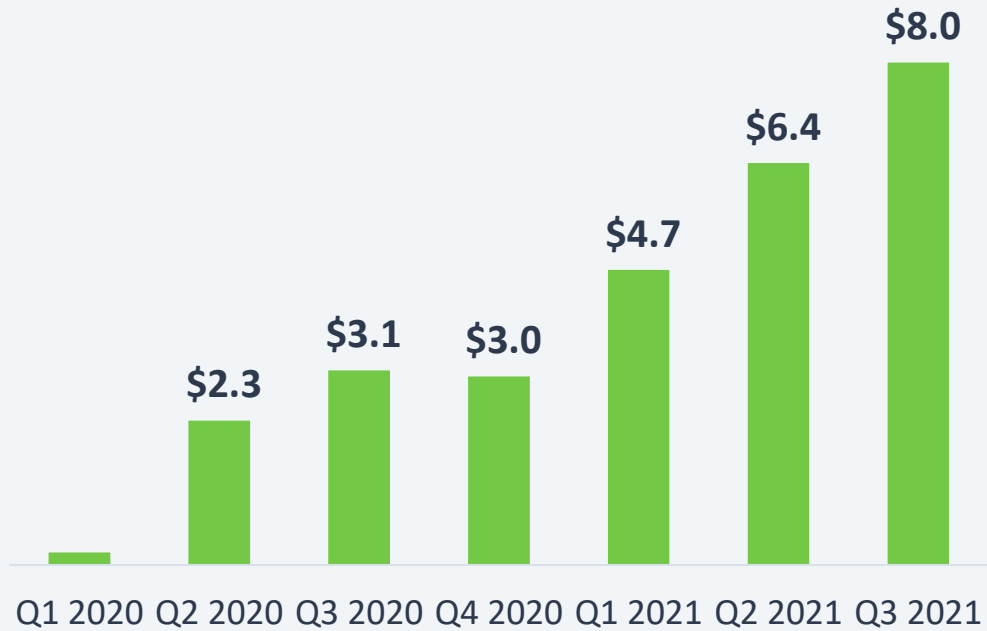
GreenBox and the SpinCo maximize the utility of their respective capital structures, accretive to both investment models



Revenue & Transaction Volume

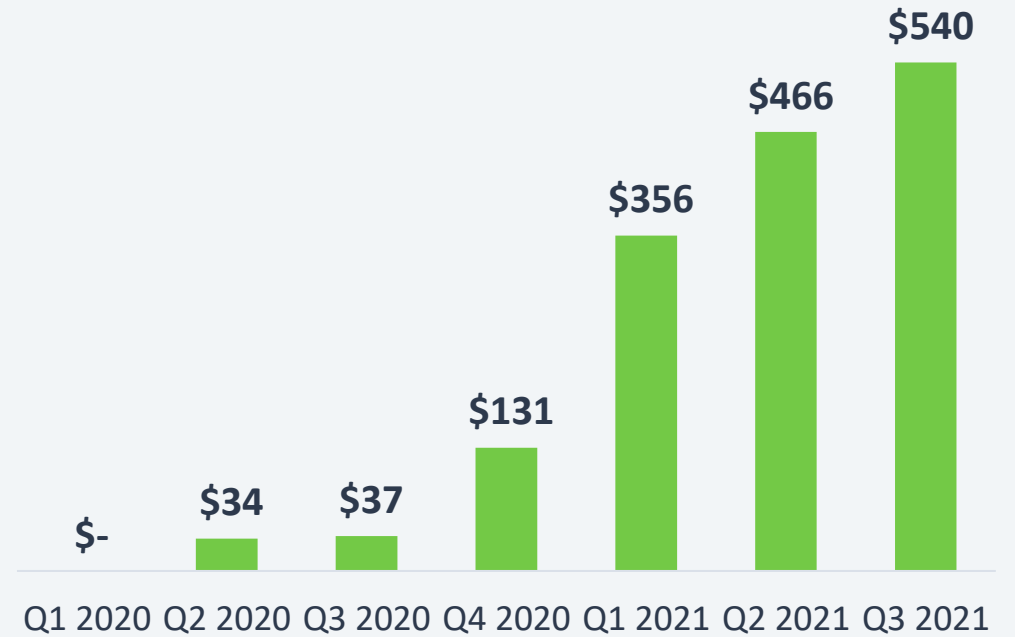
Revenues

\$ in Millions



Processed Transaction Volume

\$ in Millions



Management Expertise in Payment Security Technology



Fredi Nisan

Co-Founder and CEO

Fredi brings a successful track record in leading business development and growth specifically in the merchant services and POS industry. Prior to GreenBox POS, Fredi launched Brava POS, where he served as President until 2015. Brava POS provided point of sale (“POS”) systems for specialty retail companies. He also is the creator of “QuickCitizen”, a software program that simplified and expedited the onboarding process for businesses.



Ben Errez

Co-Founder and Chairman

Ben serves as Chairman of the Board for GreenBox POS. His experience includes leadership positions across investment, consulting, software and hardware companies. In his prior executive roles, Ben held positions at Intel, IBM and Microsoft, including engineering management of Microsoft Office for complex scripts. He also consulted on the payment security, reliability and privacy of software and hardware development for the World Trade Center.

Contact

GREENBOX

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Company

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