

RVYVYL

INVESTOR PRESENTATION | OCTOBER 2022

NASDAQ: RVYL

# FORWARD LOOKING STATEMENT

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

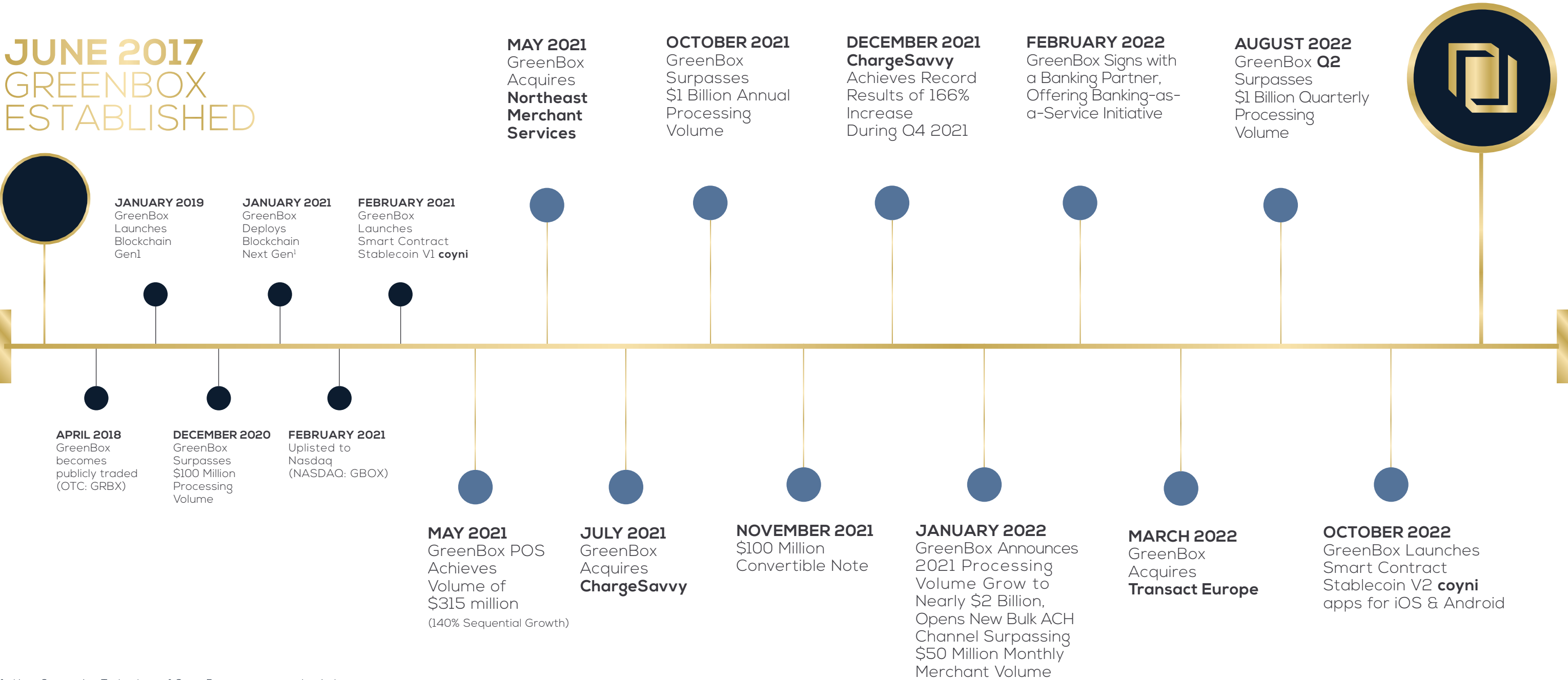
EVOLVING THE FUTURE OF FINANCIAL TECHNOLOGY & DEVELOPING COMPLIANT, CUTTING EDGE BLOCKCHAIN LEDGER TOKENIZED PAYMENT SOLUTIONS FOR THE DIVERSE DYNAMIC GLOBAL MARKET.

- ROBUST TECHNOLOGY SUITE
- RECURRING, HIGH-MARGIN REVENUE
- PARTNERSHIPS
- RELIABILITY OF BLOCKCHAIN PROCESSING
- EXPERIENCED MANAGEMENT
- POSITIVE MACRO-ECONOMIC TAILWINDS



OCTOBER 2022  
WE ARE NOW  
RYVYL

JUNE 2017  
GREENBOX  
ESTABLISHED



1. Next Generation Technology of GreenBox, not compared to industry



- Global digital payment market size projected to register a CAGR of 24.4% from 2022 to 2026<sup>1</sup>
- Office of Comptroller of the Currency opens the door for national banks to hold deposits as stablecoins<sup>2</sup>
- We believe legacy systems (Physical Currencies, ACH, FedWire, Swift) are behind the times and will be replaced by new, more secure technology
- Governments are shifting towards digital currency<sup>3</sup>

1. Grandview Research  
2. Office of the Comptroller of Currency  
3. S.3571 - Banking for All Act



Г Y V Y L

WHY RYVYL



RYVYL's unique 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 RYVYL's eco-system.

- **SOC COMPLIANT TOKENIZED  
BLOCKCHAIN PAYMENT SOLUTIONS**

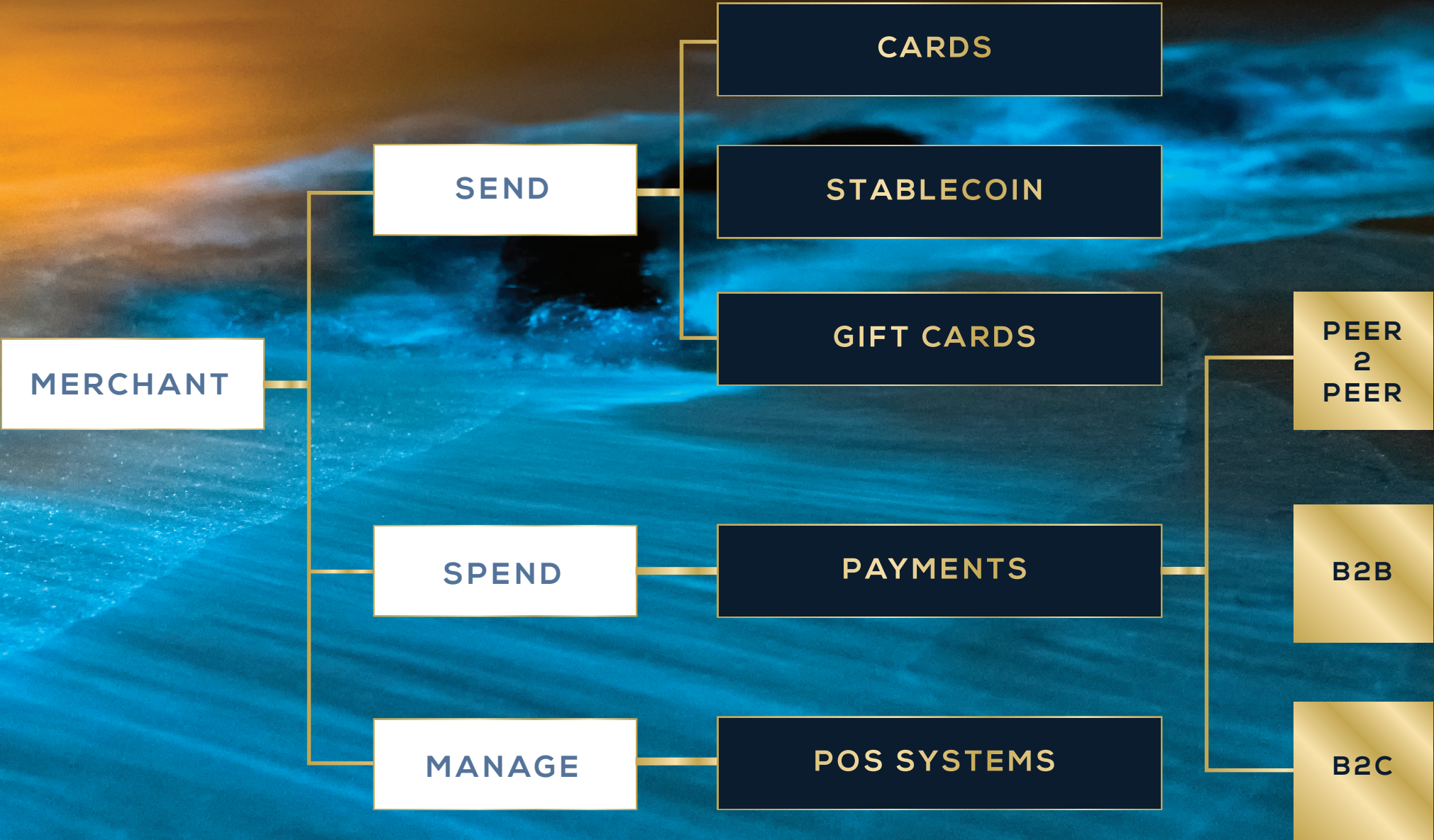
- **NEW APPROACHES TO  
PAYMENT PROCESSING**

- **REVOLUTIONIZING CASHLESS  
TRANSACTIONS WITH BLOCKCHAIN  
AND TOKEN TECHNOLOGY**





RYVYL





# THE RYVYL ADVANTAGE

- Positioned vertically to capture a significant share of transaction volume
- Faster, more secure transactions compared to legacy payment processing systems.<sup>1</sup>
- White label banking solutions & blockchain provenance provides a tokenized ecosystem
- Next generation technology platforms with no barriers to scalability

1. Next Generation Technology of GreenBox, not compared to industry

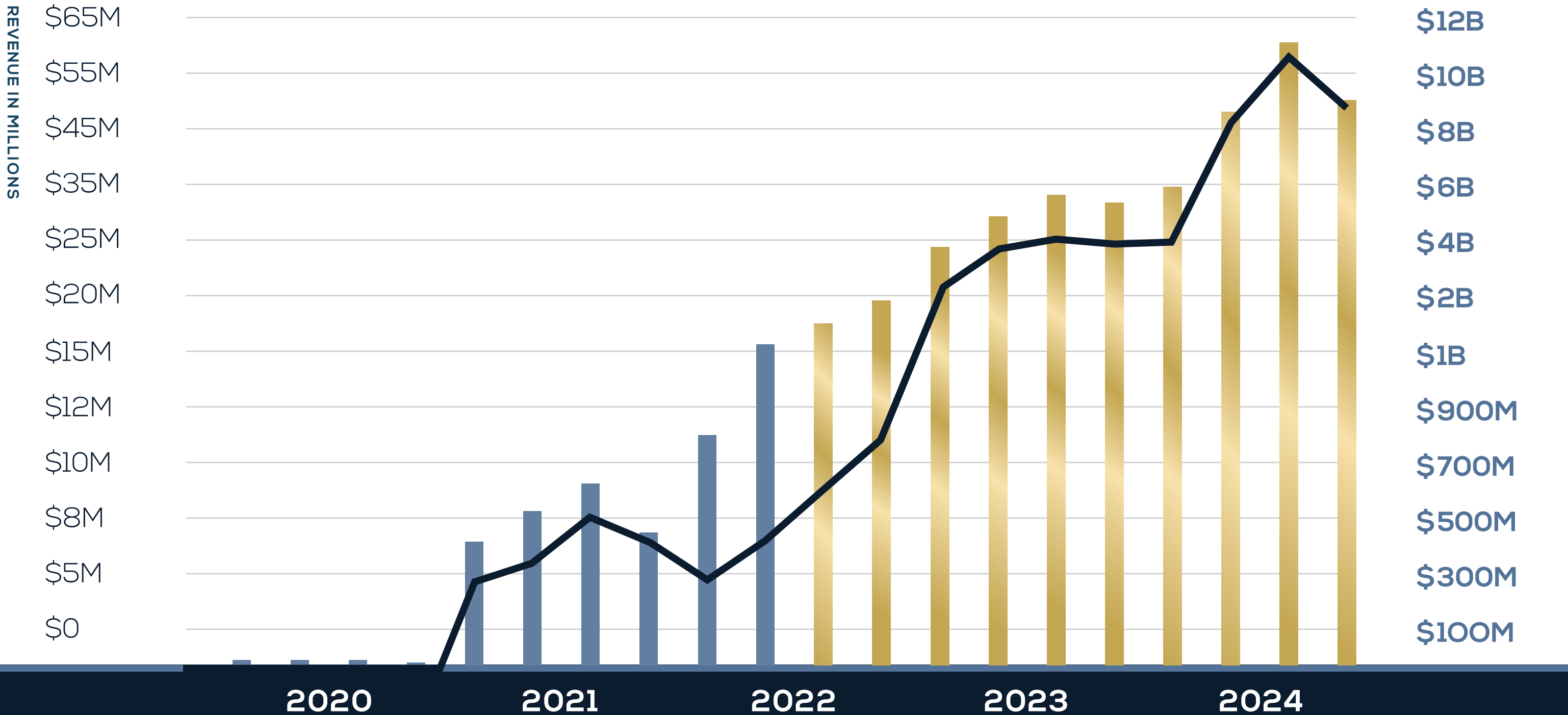




# INVESTMENT OVERVIEW



REVENUES & VOLUME GROWTH PROJECTION





# RYVYL

(NASDAQ: RVYL)

SHARE PRICE <sup>1</sup>	\$1.01
MARKET CAP <sup>1</sup>	\$45.40M
TTM REVENUE <sup>3</sup>	\$27.0M
SHARES OUTSTANDING <sup>2</sup>	44.95M
FLOAT <sup>3</sup>	19.59M
CASH <sup>3</sup>	\$29.1M
INSIDERS	40%
TEAM SIZE <small>(1099, REMOTE DEV, AND FULL TIME)</small>	282
HEADQUARTERS	SAN DIEGO

<sup>1</sup>AS OF OCTOBER 20, 2022

<sup>2</sup>AS OF AUGUST 16, 2022

<sup>3</sup>AS OF JUNE 30, 2022





## ROBUST TECHNOLOGY SUITE:

World class end-to-end, vertically optimized, blockchain ledger-based payments processing.

## SMART CONTRACT TOKEN TO ACCELERATE REVENUE GROWTH:

Net revenues projected to be 60 BP over total volume of processing.

## FY2022:

Projected volume of \$4-6 billion.<sup>1</sup>

## RECURRING, HIGH-MARGIN REVENUE:

Improved Gen3 process reduces transactional costs and improves operating margin.

## ISO SALES MODEL:

Management of diverse portfolios, channeled through streamlined processes, resulting in lower overhead.



1. Projected processing volume  
©2022 RYVYL



 <p><b>BEN ERREZ</b> CHAIRMAN &amp; CO-FOUNDER</p>	 <p><b>FREDI NISAN</b> CEO &amp; CO-FOUNDER</p>	 <p><b>MIN WEI</b> CHIEF OPERATIONS OFFICER</p>	 <p><b>JACQUELINE B. REYNOLDS</b> CHIEF MARKETING OFFICER</p>	 <p><b>J. DREW BYELICK</b> CHIEF FINANCIAL OFFICER</p>
 <p><b>PAVANI PONNALA</b> VP OF DEVELOPMENT PORTFOLIO</p>	 <p><b>ROBERT HOUGHTON</b> VP OF SPECIAL PROJECTS &amp; IT</p>	 <p><b>DAN NUSONIVICH</b> VP OF DEVELOPMENT</p>	 <p><b>JUSTIN SOKOL</b> SVP OF SALES &amp; BUSINESS DEV.</p>	 <p><b>VIVIAN ESTRADA</b> DIRECTOR OF HR</p>



WE  
WISH  
TO  
HEAR  
FROM  
YOU.

RYVYL

**BEN ERREZ, CHAIRMAN/CO-FOUNDER**  
3131 CAMINO DEL RIO N, SUITE 1400  
SAN DIEGO, CA 92108  
[WWW.GREENBOXPOS.COM](http://WWW.GREENBOXPOS.COM)

INVESTOR RELATIONS

**MARK SCHWALENBERG, CFA**  
MZ GROUP - NORTH AMERICA  
312-261-6430  
[GBOX@MZGROUP.US](mailto:GBOX@MZGROUP.US)

MEDIA RELATIONS

**DOYLE ALBEE**  
COMPRISE  
303-736-9156  
[DOYLE@COMPRISE.AGENCY](mailto:DOYLE@COMPRISE.AGENCY)





RYVYL

---

PROVOKE POSSIBILITIES