






PopID SDK Product

August 1, 2023

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Payment Cards Will Gradually Go Away, And Biometric Pay Will Beat Phone-based Payment Systems

Face pay has substantial benefits over phone-based payment

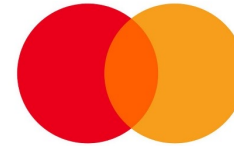
-  1 Face allows “Check In”, which has substantial operational benefits for merchants and convenience / personalization benefits for consumers
-  2 Face is more secure than the phone
-  3 Governments will back face pay because it ensures 100% inclusion in emerging digital currency systems while the phone does not

Major card networks pushing face pay to banks and consumers



Visa Brings Innovative Payment Experiences to FIFA World Cup Qatar 2022 (11/17/2022)

...Pay with Your Face: Marking the first-time it will be used for payments in Qatar, facial recognition technology is a collaboration between Qatar National Bank (QNB) and POP ID and supported by Visa via tokenization.



Mastercard unleashes new era of biometric payments to enhance the checkout experience (05/17/2022)

...No more fumbling for your phone or hunting for your wallet when you have your hands full – the next generation of in-person payments will only need a quick smile or wave of your hand. The trusted technology that uses your face or...

The future of payments infrastructure will be built around face pay technology

PopID Has Created An SDK That Enables Integration With Retail Software And Hardware Providers

PopID's biometric services have been integrated into market leading technology companies

TOSHIBA



xenial



The PopID SDK enables 2 major functions...

- 1 Biometric Check-In**
Biometric Check-In allows guests to log into their rewards accounts, view previous purchases, verify age, etc. with a simple scan of their palm or face
- 2 Biometric Payment**
Biometric payment allows guests to checkout using the selected payment method of their choice. This includes credit/debit cards, their bank account via ACH, or link to a brand's payment wallet.

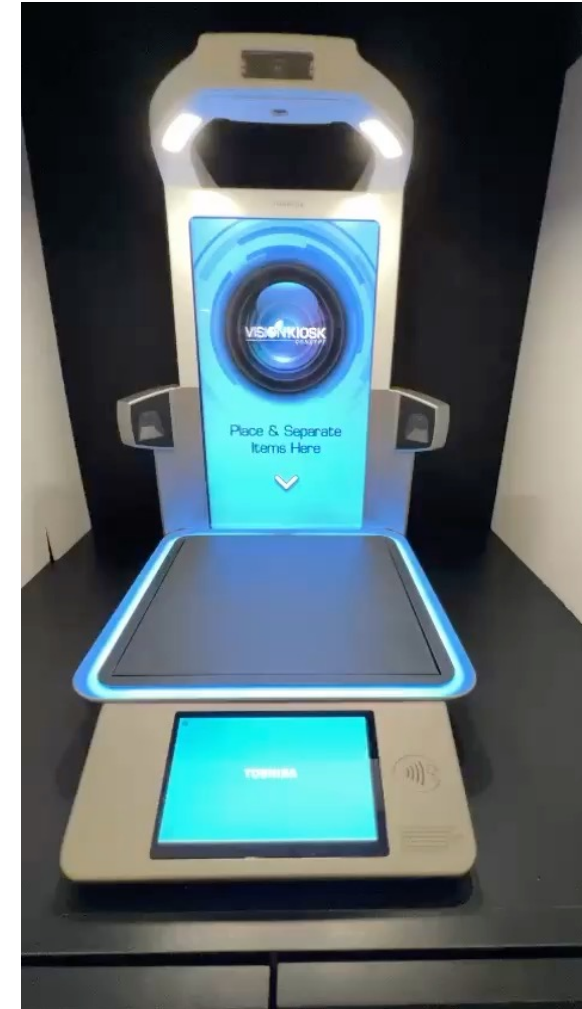
PopID And Toshiba Global Commerce Solutions Have Partnered To Deliver Biometric Enabled POS And Self-checkout Systems

“ELERA and its suite of solutions help free retailers from legacy technology constraints. With more control over store operations, retailers can enhance efficiency and productivity at scale. Integration of PopPay for automatic payments offers the retailer offers numerous benefits like faster transactions, higher throughput, reduced stress at checkout for the shopper leading to larger ticket size, increased loyalty participation driven by automation, and lower payment processing”

"We are excited to partner with PopID to deliver speed, ease of use, and convenience to retailers and their shoppers; We look forward to implementing PopPay in new industries to meet growing demand across retail segments."

TOSHIBA

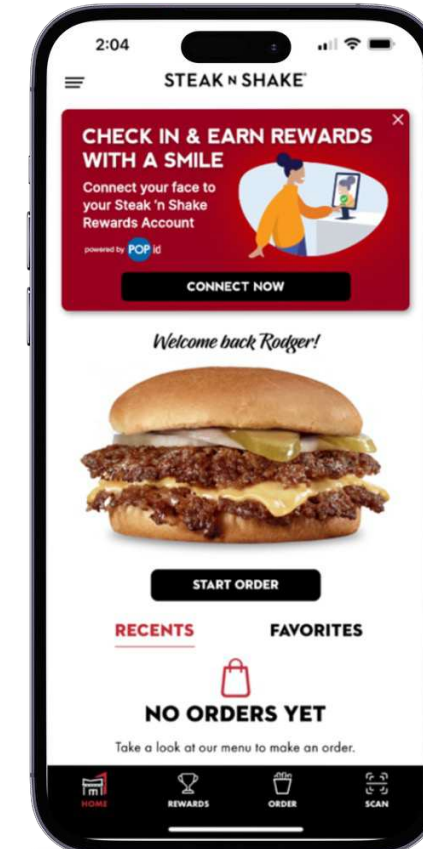
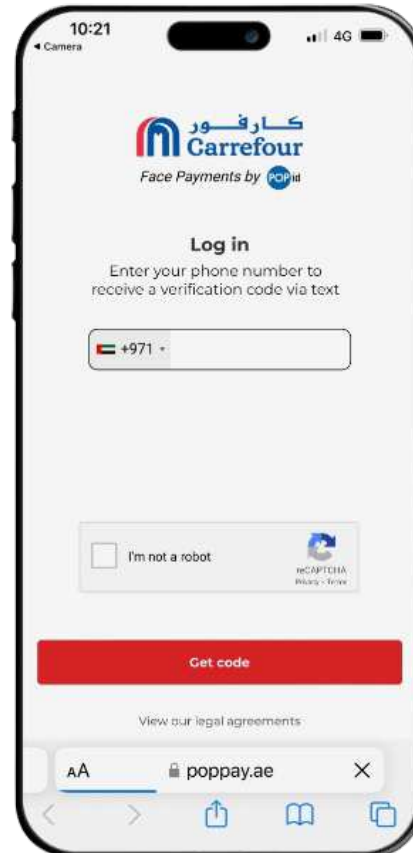
Rance Poehler
President & CEO
Toshiba Global Commerce
Solutions



Solution also available on other Toshiba products including Toshiba Pro-X Hybrid Kiosk

PopID Has A Proven Track Record In The Global Market With Enterprise Brands

Carrefour and Steak 'n Shake Examples...



PopID Benefits QSRs By Simplifying Loyalty, Ordering, And Payment

Estimated Value When PopID Is Deployed At Drive Thru, Counter, or Kiosk

	Category	Benefit	Estimated value
1	Faster transaction times	7 – 35s reduction, w/o reorder 20 – 100s reduction, w/ reorder ⁽¹⁾	0.3 – 2% of sales ⁽²⁾⁽³⁾ , higher if customer reorders
2	Increased average ticket size	4% increase	1.2 – 1.6% of sales ⁽³⁾
3	Increased loyalty usage	2x – 3x increase ⁽⁴⁾	2 – 4% of sales ⁽³⁾⁽⁵⁾
4	Lower payment processing fees	PopPay ACH fees are 50 – 70% lower than in-person credit / debit ⁽⁶⁾	0.2 – 0.3% of sales ⁽³⁾⁽⁶⁾
Total:			3.7 – 7.9% of sales

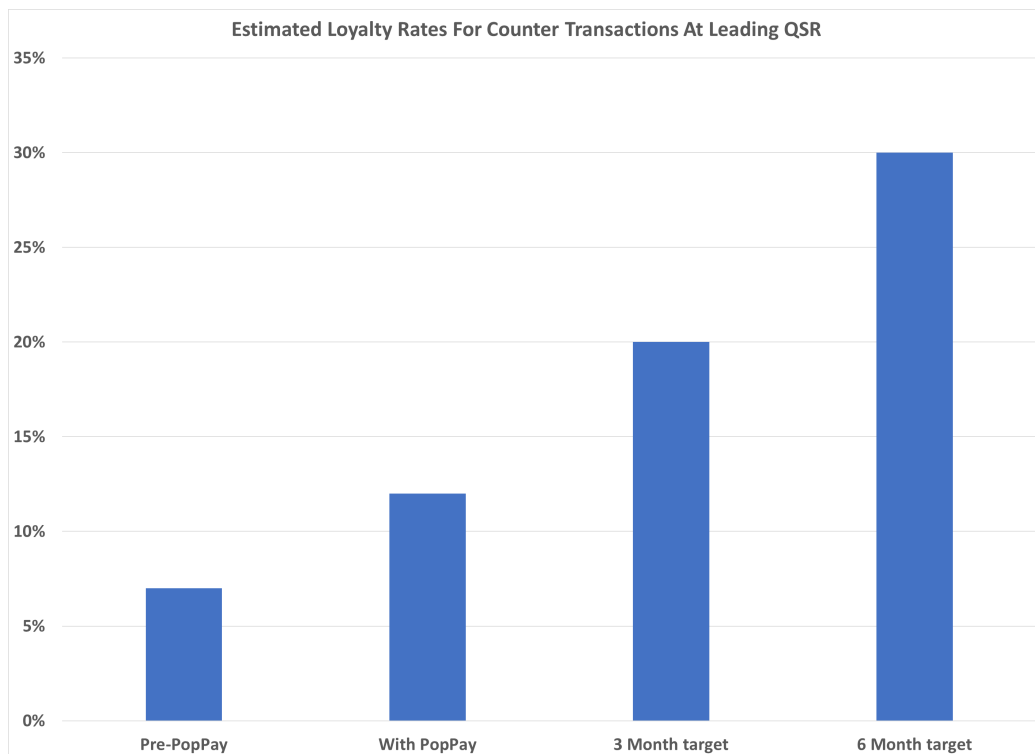
Assumptions:

- (1) Reordering or starting from a past order can reduce ordering time to less 5 seconds. Impact of reordering is not included in estimated benefits as reorder rates vary and benefits are strongly dependent on QSR type and operational model.
- (2) A seven second reduction in transaction times increases sales / market share by ~1% per “How Much Is A Reduction Of Your Customers’ Wait Time Worth?” Kellogg School at Northwestern, 2011. For QSRs with strong brands and operations, increase could be substantially higher.
- (3) PopPay penetration of 30 – 40%
- (4) Initial QSR loyalty usage rate of 10% across all channels
- (5) Loyalty usage increases consumer spend by 10 – 20%
- (6) 50% adoption of PopPay ACH, sample PopPay ACH rates for large QSR

PopID Increases Loyalty Adoption And Usage

Based On Data From Leading QSR And Marketing Research

PopPay increased loyalty usage at major QSR by 1.5x+ within 8 weeks of launch



Increased loyalty adoption and usage can drive sales and profits at retailers

Increase in visits and spend attributable to loyalty programs: 18 – 30%

-- Paytronix 2022 Loyalty Report

Top-performing loyalty programs can boost revenue from customers who redeem points by 15 to 25 percent annually, by increasing either their purchase frequency or basket size or both.”

-- McKinsey, 10/2021

Increasing retention by as little as 5 per cent, profits can be boosted by as much as 95 per cent

-- Bain & Company

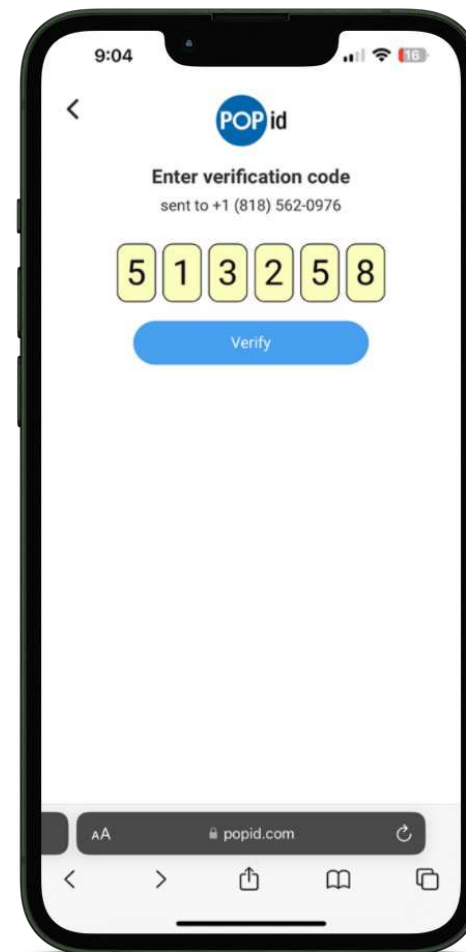
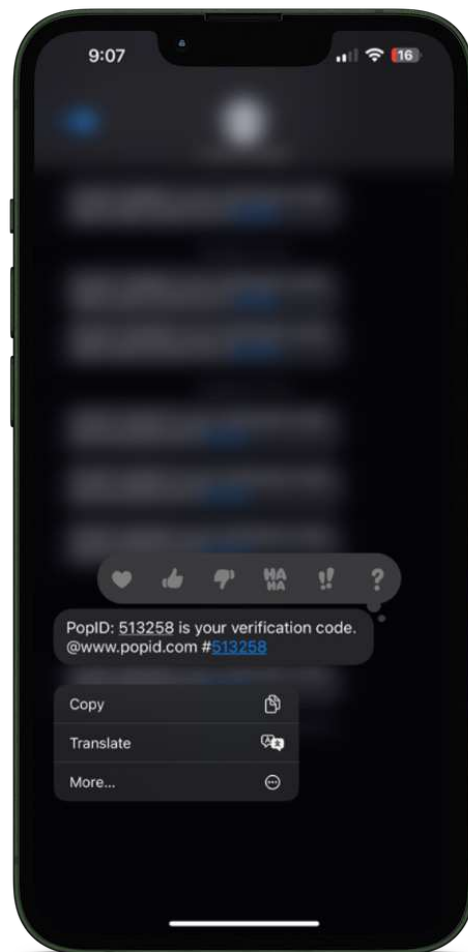
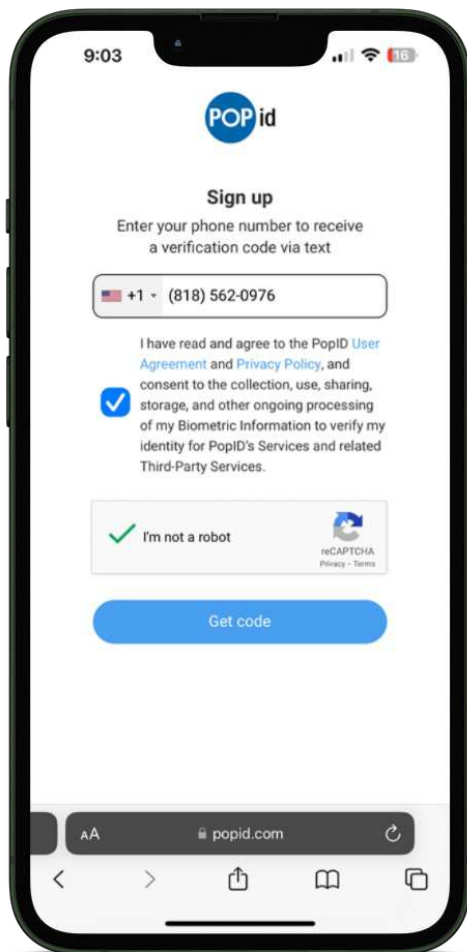
Loyalty leaders grow revenues roughly 2.5x as fast as other companies in their industries.

-- Harvard Business Review, 2020

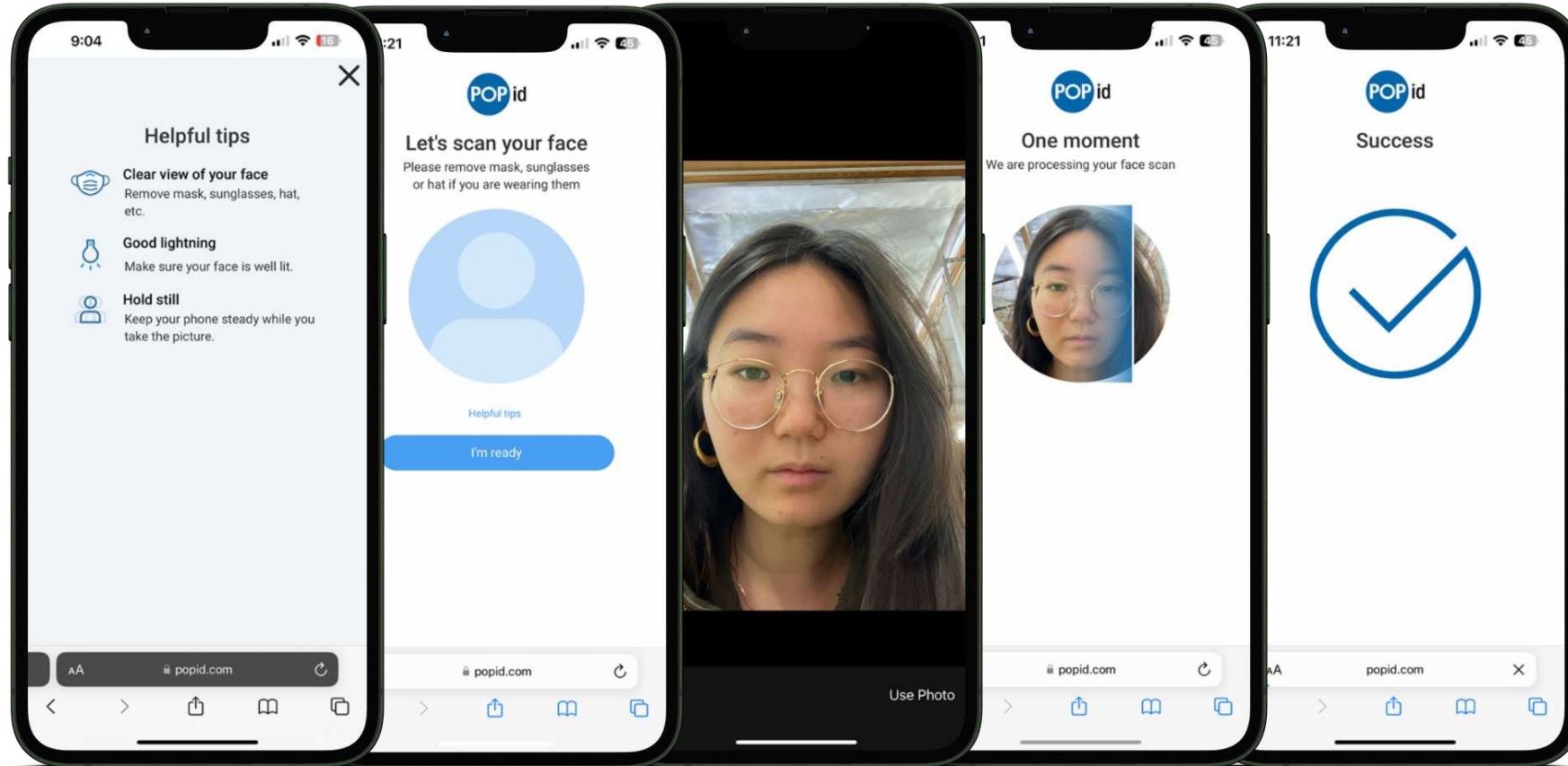
79% of consumers say loyalty programs make them more likely to continue doing business with brands.

-- Bond Insights, 2019 – 2020

Enrollment: Registration Begins With Mobile Verification Via PopID Web View In Partner App



Enrollment: Face Scan



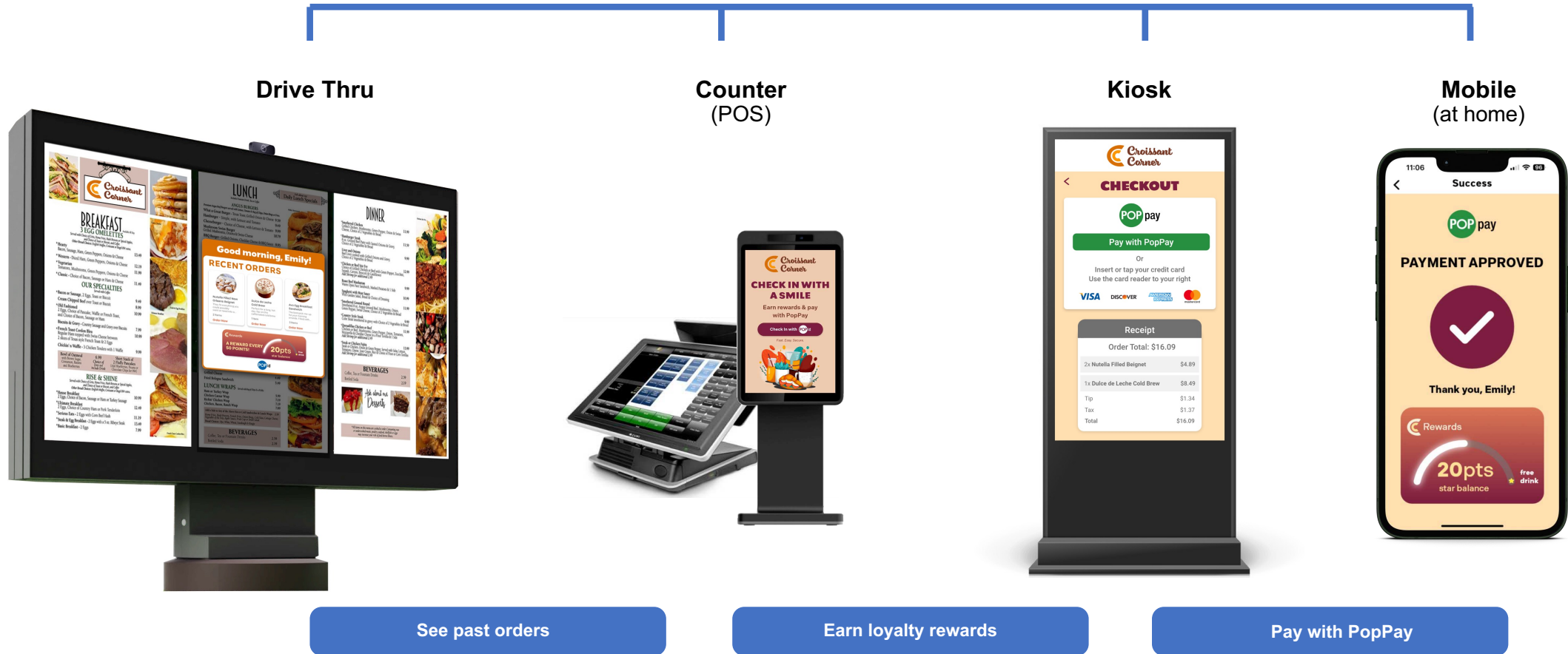
Enrollment: Palm Scan



Enables Customer Check In And Pay Through All Partner Channels

Sales Channel Examples...

With a single sign-in, customers can use PopPay in all sales channels



Target Benefits For Pilot

Increased Loyalty Program Engagement

Faster transactions / higher throughput at check out

Reduced Transaction Fees

Opportunity for age verification at self checkout for Retail