



## QUICK FACTS

**7.6M TRANSACTIONS**  
OVER THE LAST 36 MONTHS

**\$25M GROSS SALES**  
PROJECTED FOR 2021

**IPO IN THE U.S.**  
TARGETED FOR 2022

## OVERVIEW

**Newt** is a cloud-based Software as a Service (SaaS) platform enabling enterprises to offer digital financial products and services. Digital financial technologies and infrastructure are reshaping payments, commerce, and access to financial services, creating a growing market opportunity for digital financial service disruptors like Newt.

Positioned as the central exchange network, Newt manages and connects a proprietary ecosystem of service providers to consumers through multiple channels such as mobile, web, and point-of-sale or self-service kiosks at merchant locations. An aggregation of products including prepaid cards and digital subscriptions, bill payments, cross border remittances, loans, and other financial services are made digitally accessible from Newt's single integrated scalable platform.

## INVESTMENT HIGHLIGHTS

- ✓ **ROBUST REVENUE GROWTH** - 36% CAGR from 2018 to 2021 and poised for continued growth through multiple revenue streams, recently signed enterprise clients with large installed customer bases, increasing point of sale network, expansion into higher margin digital lending and financial services, and strategic acquisitions.
- ✓ **SCALABLE PLATFORM** - Highly scalable SaaS transaction platform addressing multiple large industry verticals and high volume omnichannel applications.
- ✓ **BARRIERS TO ENTRY** - Years of creating partner connections and relationships has established a difficult to replicate proprietary ecosystem serving the underbanked and unbanked Mexican and Hispanic population.
- ✓ **LOW-COST SPEED TO MARKET** - New partners can be onboarded into the entire ecosystem and full suite of solutions with one integration at minimal effort and cost.

## Addressable Markets in the Americas

**\$620B<sup>(1)</sup>**  
Prepaid Cards

**\$1.6T<sup>(2)</sup>**  
Digital Payments

**\$1.0T<sup>(2)</sup>**  
Neobanking

**\$3.2T**

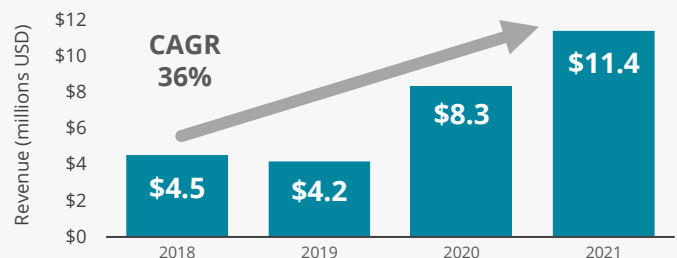
Total Addressable Market

Sources: 1. ResearchandMarkets 2. Statista

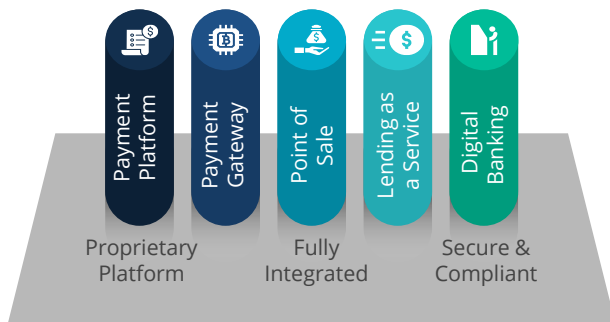
## NEAR-TERM GROWTH STRATEGY

- Financing round to support growth strategy, technology enhancement, and working capital listing qualification.
- Expand our network of B2B customers in Mexico, USA, Canada, and Latin America.
- Deploy lending as a service for B2C employee payroll advance and credit for B2B market.
- Potential strategic acquisitions for further market penetration, network expansion, and licensing assets.

## FINANCIAL PERFORMANCE



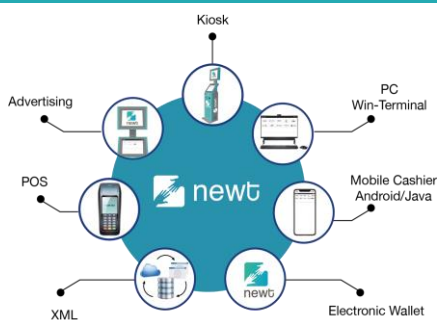
## NEWT'S BUSINESS LINES



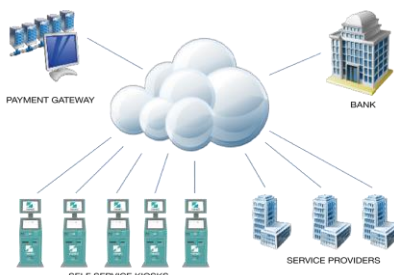
## CUSTOMERS AND PARTNERS



## SAAS SOFTWARE SOLUTIONS



## PAYMENT SERVICES



## DIGITAL CARDS



## REGIONS OF OPERATIONS

North America and Latin America with strong foundation in Mexico



## SOLUTIONS OVERVIEW

### Payment Platform and Gateway

Omnichannel distribution and processing platform offered to businesses and service providers that enables end-to-end payment solutions and financial services for their customers.

### Digital Financial Products and Services

Digital payment network and marketplace enables mobile and digital bill payments, cross-border money transfers, digital wallet, prepaid stored value cards, and access to a large leading catalogue of gift cards and digital subscriptions services with over 500+ titles.

### Point of Sale Channels

Partner point of sale network and Newt branded payment center kiosks with cash capability offer convenient access points to the digital financial services ecosystem.

### Lending as a Service and Digital Banking

In the future, Newt will offer credit financing for small to medium sized enterprises, payroll loans for consumers, credit cards, loan financing, and other credit facilities and services.

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