

# ▶▶ Tranzact Card™



NOW,  
BANKING  
CHANGES  
FOREVER.

# ▶TranzactCard™

A positive social impact approach to banking

- **We are a banking platform with membership benefits for everyone.**
  - A private secure banking platform
  - FDIC Insured Checking Account
  - A Visa® Bank Card
- **You double your buying power.**
  - Every dollar you spend with your TranzactCard, you earn 1 Z-Buck
  - Inside our ecosystem 1 Z-Buck = \$1 USD



Z-Club is being progressively enlarged, tested and refined during the beta phase towards launch. Z-Bucks are used to buy down the retail price of products and services in Z-Club, as they are made available.

# Z-Bucks

Every time you spend \$1 using your TranzactCard anywhere, you earn a matching Z-Buck.

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Congratulations! You just earned  
**70 Z-Bucks** for your \$70 fuel purchase!

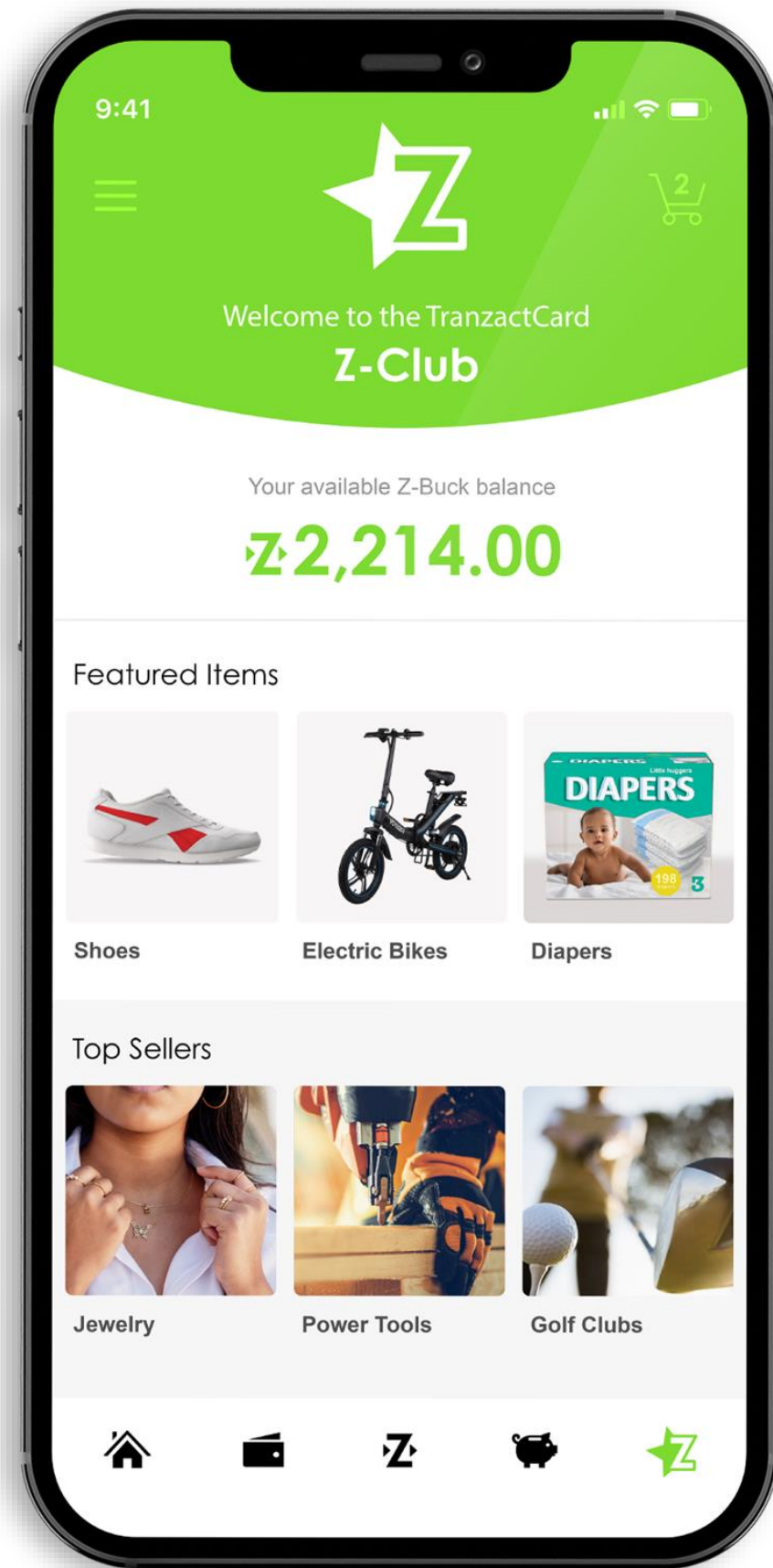
Your Z-Bucks can be spent in Z-Club making everyday items, luxury items, and (in the future) even vacation packages more affordable.

As of the date of publication 09/05/2023, travel products and services are not yet available in the Z-Club. Z-Club is being progressively enlarged, tested and refined during the beta phase towards launch. Z-Bucks are used to buy down the retail price of products and services in Z-Club, as they are made available.



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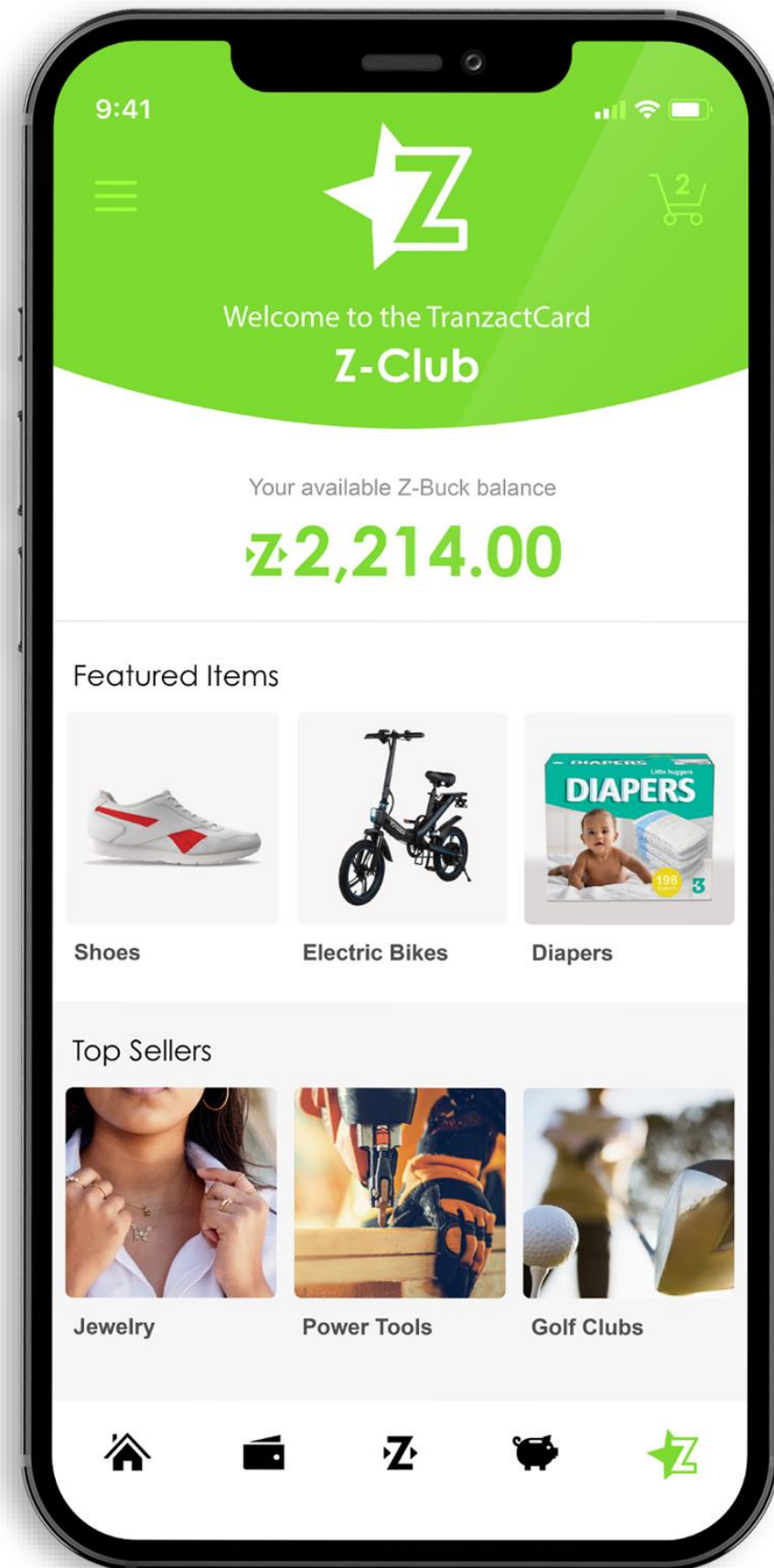
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# Z-Club

Ecommerce platform that we are currently building and scaling all the way to our launch in November 2023.

As of the date of publication 09/05/2023, the above-described products are not yet available in the Z-Club. They are shown for illustrative purposes only. Z-Club is being progressively enlarged, tested and refined during the beta phase towards launch. Z-Bucks are used to buy down the retail price of products and services in Z-Club, as they are made available.



# Z-Club

Doubling your buying power is easy

Buy some shoes in the Z-Club?

$$\begin{array}{l}
 \text{\$100 Shoes} = \text{\$25} + \text{\$75} \\
 \text{Competitive retail price} \qquad \text{Z-Bucks} \qquad \text{Price after Z-Bucks}
 \end{array}$$

Maybe an Electric Bike?

$$\begin{array}{l}
 \text{\$699 Electric Bike} = \text{\$245} + \text{\$454} \\
 \text{Competitive retail price} \qquad \text{Z-Bucks} \qquad \text{Price after Z-Bucks}
 \end{array}$$

And yes, everyday items!

$$\begin{array}{l}
 \text{\$53 Diapers} = \text{\$27} + \text{\$26} \\
 \text{Competitive retail price} \qquad \text{Z-Bucks} \qquad \text{Price after Z-Bucks}
 \end{array}$$

Popular Brands, Everyday, and Luxury Items

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Live Now



Ray-Ban

Retail: \$120.00

Z-Club Purchase Option

Z-Bucks 120  
Cash + \$0.00

Add to Cart



Laptop

Retail: \$1,100.00

Z-Club Purchase Option

Z-Bucks 1,100  
Cash + \$0.00

Add to Cart



## Flash Sales

First come, first served.

Flash Sales frequently pop up in the Z-Club, so check-in often and don't miss a thing. Full MSRP, but your cash isn't good here. Purchase items with **Z-Bucks** only.



LOUIS VUITTON

Retail: \$2,370.00

Z-Club Purchase Option

Z-Bucks 2,370  
Cash + \$0.00

Add to Cart

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# A few of the Flash Sales Members are getting with 100% Z-Bucks



Got mine!



Came in the mail today!

 Z-Club



So excited for the next one!







## Flash Sale

**Z-Bucks Only!!**

### 4 Day 3 Nights Cruise

**Special welcome event, Drink, Package, Wifi Package.**

**Date:** December 7th -10th

**Destination:** Bahamas

**Departure** - Port Canaveral, FL

**Swipe your way to your next vacation!**

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# \*Coming Soon



## Grand Beach by Diamond Resorts

Internet Rate  
\$354.90 for 3 nights

Z-Club Purchase Option

<b>Z-Bucks</b>	<b>108</b>
Cash	\$247.35

Add to Cart



## Las Vegas Hilton at Resorts World

Internet Rate  
\$614.52 for 3 nights

Z-Club Purchase Option

<b>Z-Bucks</b>	<b>331</b>
Cash	\$283.88

Add to Cart



## Experience the Z-Club Wholesale Travel Platform and reduce rates using your Z-Bucks.

- Hotels at 30% - 65% off
- Resort Condos
- Private Homes

Example purpose only

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**\*Coming Soon**

## Power Save Account

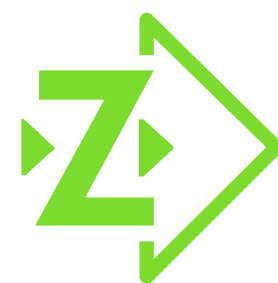
Long Term Savings for Your Future



**TranzactUp**



**TranzactBack**



**Z-Forward**



**Compound Growth**

TranzactCard is a banking platform, not a bank nor a money transmitter. Banking services are provided by Financial Technologies, Inc.'s partner banks who are Member FDIC.

\*Power Save and its features are not available until official launch - November 2023.

**TranzactCard™**

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# How do we share this with America?



There are **Three core pillars** in the TranzactCard distribution system:

- 1- **TranzactCard Members** and their referrals\*
- 2 - **Digital Branch Offices** and their communities
- 3 - **National Influencers\*** each with their millions of followers

\*The card member referral program, and the Influencer program are part of the official launch - November 2023.

# What is the Cost of Membership?



**▶▶ TranzactCard™**  
**Member (TCM)**

## Pre Launch Promotion Offer

BETA TranzactCard banking platform ends September 30th, 2023. TranzactCard Official Launch Banking Platform set to begin in October 2023

**\$25** for life (no annual renewal fee!)

- All banking platform benefits
- 500 Z-Bucks awarded per week until new bank platform
- Double Z-Bucks on every purchase for your first year!
- 500 Z-Bucks for every referral\*

\*Referral Program is anticipated to be available at the official launch - November 2023.

# Own a Digital Branch Office



▶▶ **Tranzact Card™**  
**Digital Branch Office**

**\$495** Plus \$50/mo and 10% Service Fee\*

- All banking platform benefits
- 500 Z-Bucks awarded per week until new bank platform
- Double Z-Bucks on every purchase for your first year through November 2024
- Marketing and Technology Support
- DBO Training
- Participate in Revenue plan:

**Branch Commissions | Community Revenue Bonus | Leadership Grants**

\*The \$50/mo. and Service Fee is not charged until official launch - October 2, 2023.

A DBO will have the right to a portion of the commissions pursuant to the revenue plan commission payout as described in the revenue plan based on your leadership position. Each DBO will be provided with a full copy of the revenue plan.

▶▶ **Tranzact Card™**

# #1 Branch Commissions

Get paid from every card transaction within your Branch.



It's as simple as finding **3 Digital Branch Offices** to work with and helping them find **3 TranzactCard Members** each.

# #2 Community Revenue Bonus

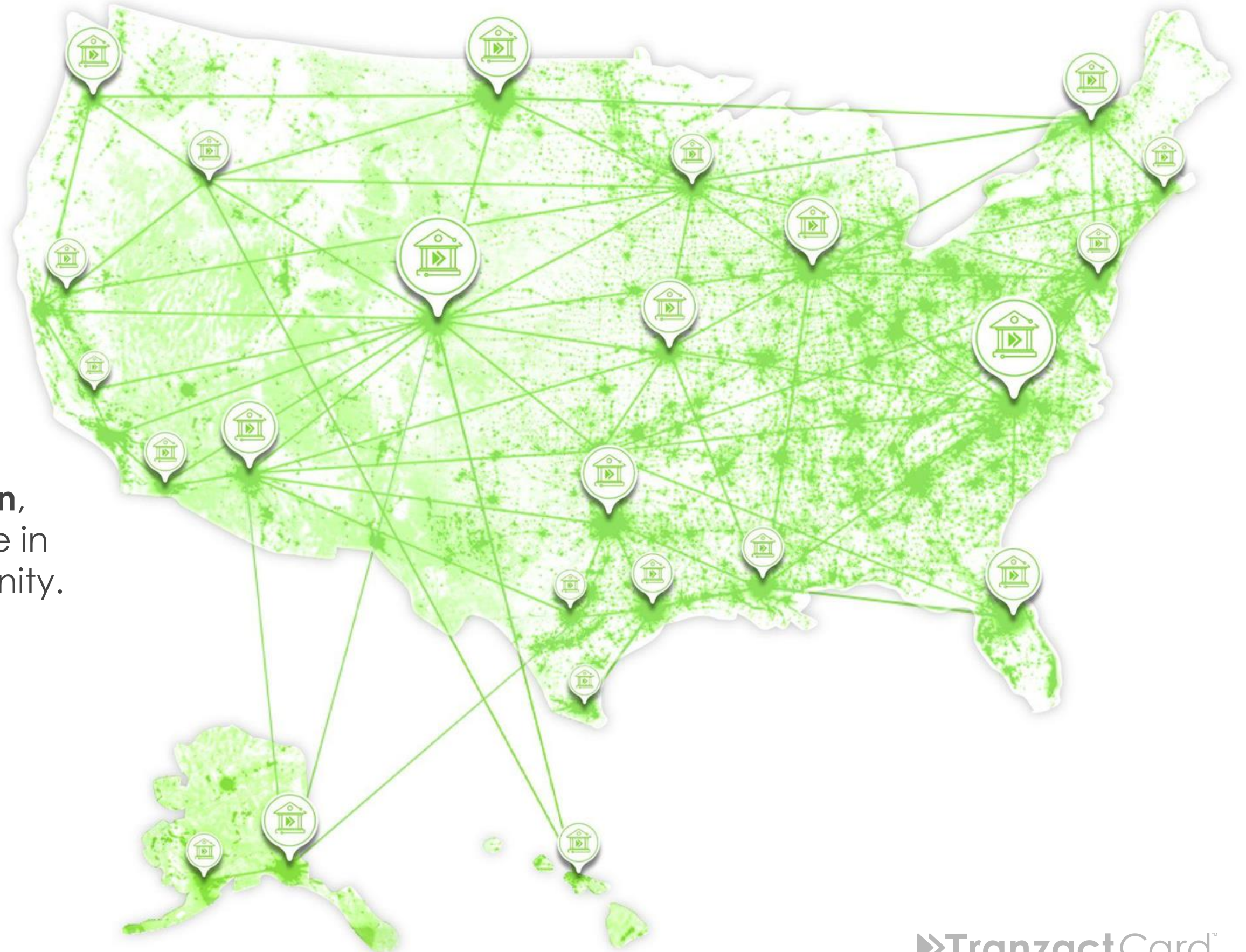
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## Compounding Potential

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If you hold a **Manager** or **above position**, you have the opportunity to participate in the revenue generated by the community.

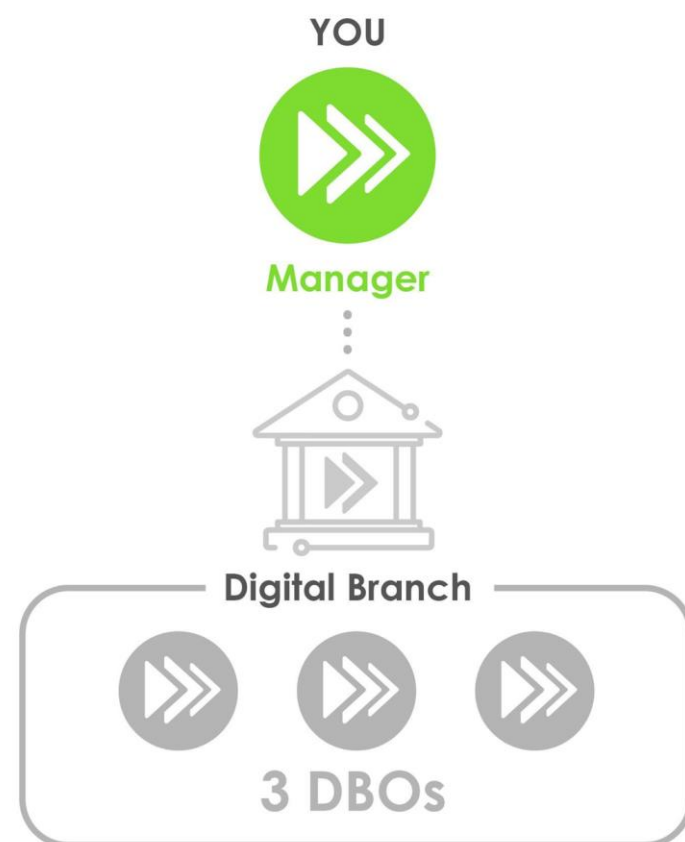
- Community **memberships**
- Bank Card **transactions**
- Purchases in the **Z-Club**.





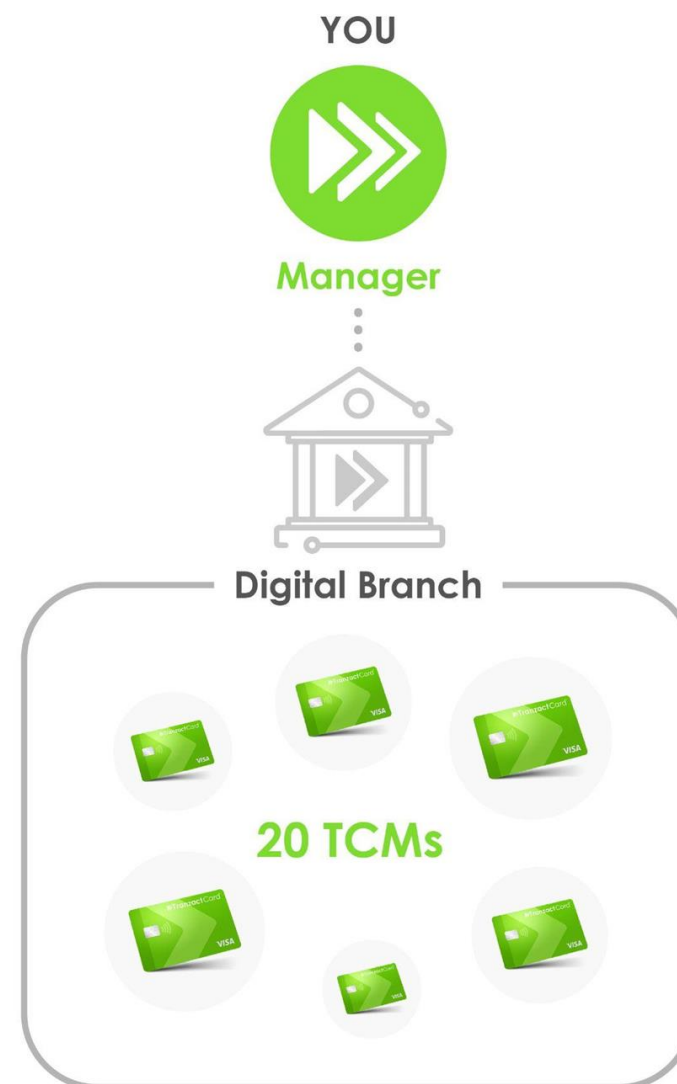
# 2 Ways to Become a Manager

## Option 1 (3 DBOs\*)



\*The 3 DBOs must be Commission qualified with 3 TCMs each

## Option 2 (20 TCMs\*)



\*The 20 TCMs option starts October 2nd

## FAST START Community Bonus

As a DBO you can earn a **Fast Start Community Bonus up to \$500** per month if you become a **Manager** in your first 30 days of enrollment. Regular bonus is **up to \$250** per month.

\*The Community Bonuses are calculated every month and are variable. There is no monthly guarantee. Also the community bonuses are not cumulative.

# #3 Leadership Grants

## Manager Grant (One-Time)

When you personally sponsor a DBO who becomes a Manager



= \$50

Plus 9 Managers above receives \$50

## Operator+ Grant (One-time)

When you personally sponsor a 4th DBO or more



+  
= \$50

Plus 4 CQ Managers above receives \$25

## DBO Grant (Monthly)

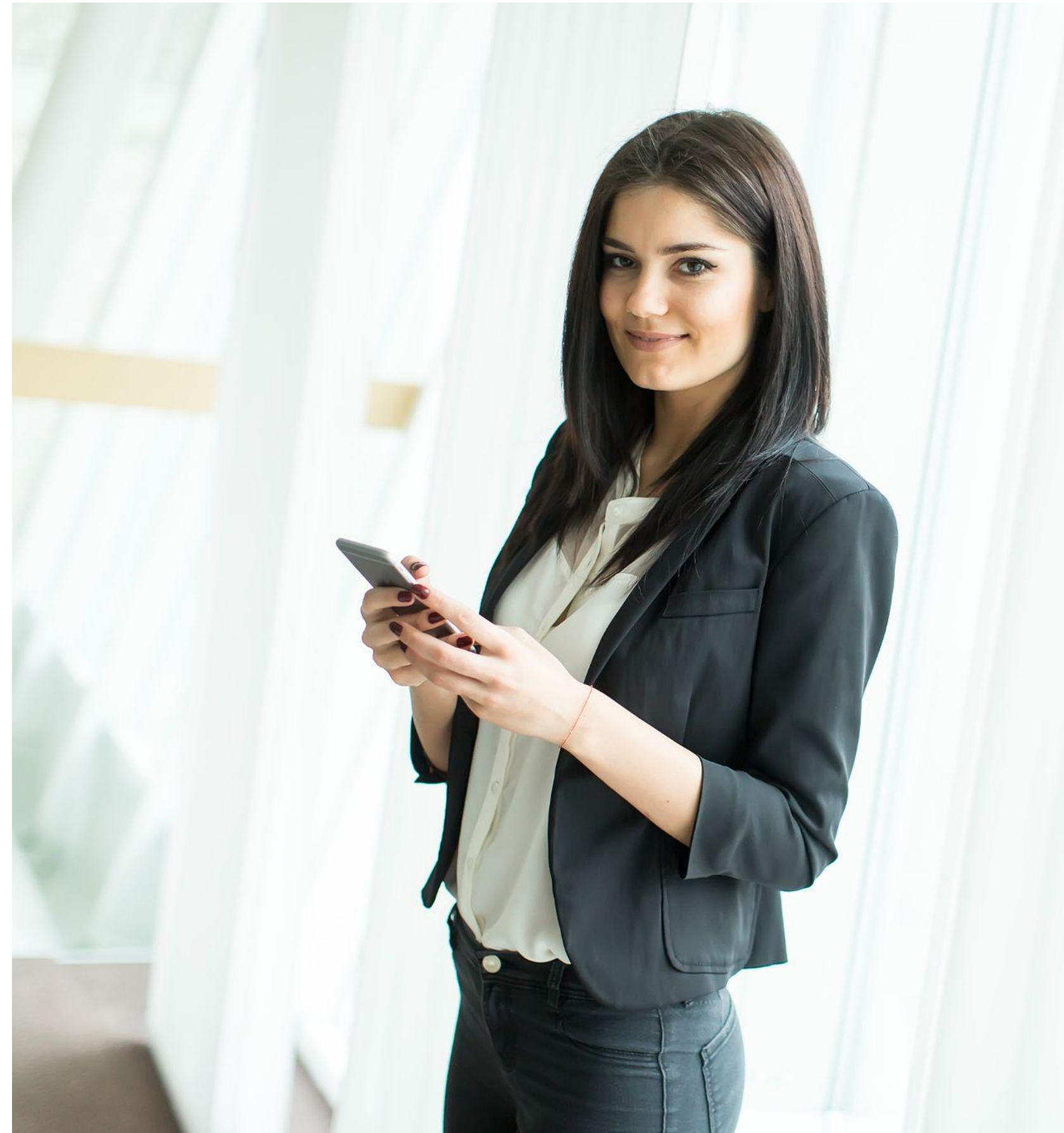
Effective after - November 2, 2023

For each commission Qualified DBO in your Branch



= \$2.50 to \$10

This is not cumulative it depends on your leadership position



# Manager Revenue Example

## Branch Commissions

**\$90/mo.**

As a Manager you will receive 6 Basis Points for every Card transaction in your Digital Branch. **60 card members** with an average household spend of **\$2,500**.

## Community Revenue Bonus

**\$250/mo.**

Up to a **\$250 monthly Community Bonus**

\*If you become a Manager in your **first 30** days can go up to **\$500/month**.

## Leadership Grants

**\$50**

One-time **Operator+ Grant** of \$50 for assisting your 4th sponsored DBO in becoming an Operator.

**\$50**

One-time **Manager Grant** of \$50 for assisting one of your DBOs in becoming a Manager.

**\$30**

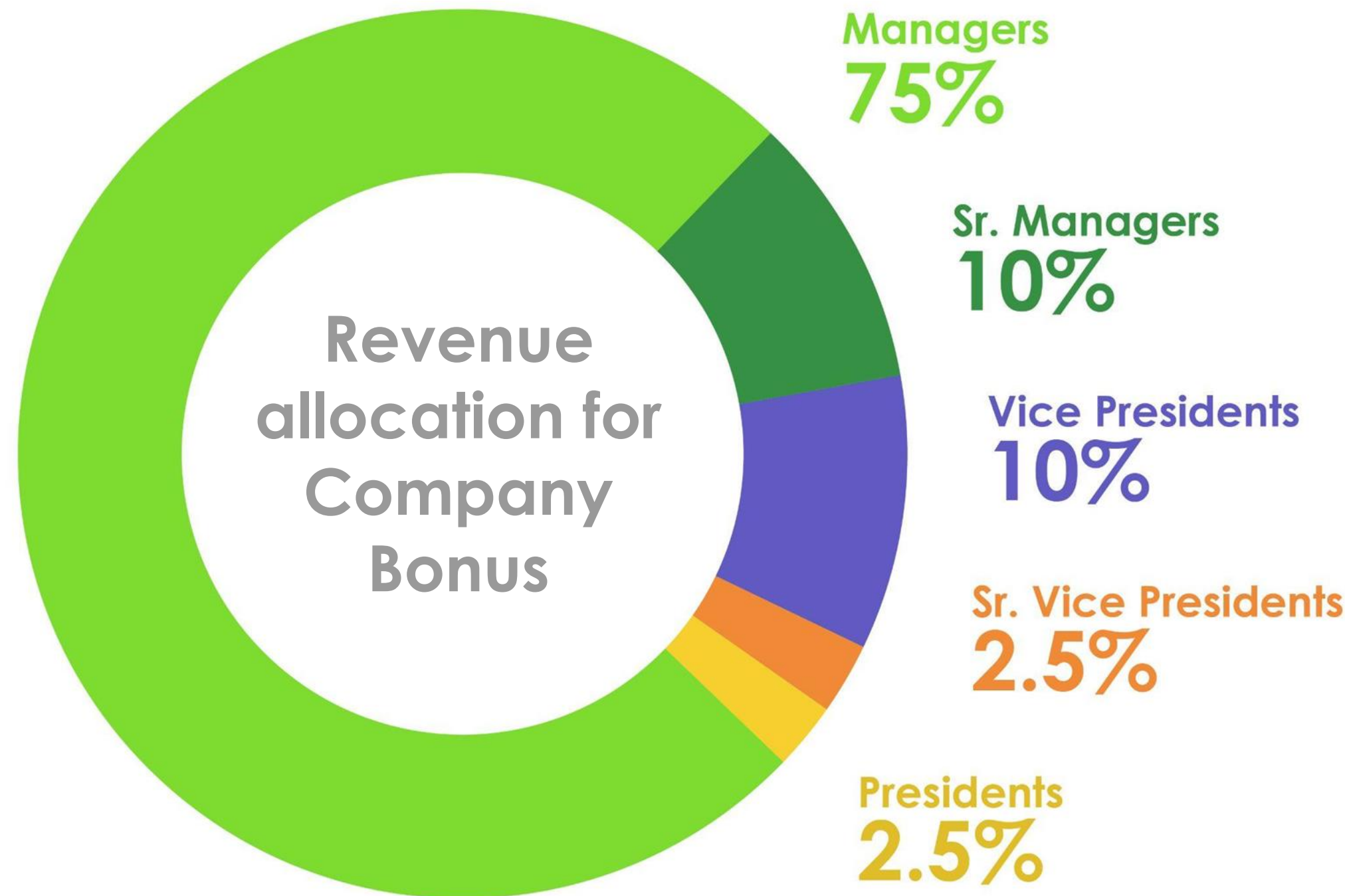
Monthly **DBO Grant** of \$2.50 for each of the 12 commission qualified DBOs in your Branch.

**\$470** Total revenue this month

\*DISCLAIMER: The Community Bonuses are calculated every month and are variable. There is no monthly guarantee. Also the community bonuses are not cumulative. TZT makes no representation or warranty, expressed or implied, as to your income potential. A Digital Branch Office's success depends on many factors including but not limited to his or her skill set, effort, and desire to succeed.

# Community Revenue Bonus for other positions

As a Manager or above you can receive a bonus from the revenue generated from community memberships, card transactions outside and inside Z-Club. The chart below shows the percentage of community revenue that is allocated to the leadership position and then divided equally among all DBOs within that leadership position



Position	Required TCMS	Up To Amount
Manager	20	\$250*
Manager	or 3 DBOs	\$250*
Sr. Manager	10	\$1500
VP	20	\$12,500
Sr. VP	30	\$20,000
President	50	\$30,000

### \*Fast Start Community Bonus:

As a DBO if you qualify for Manager in your first 30 days of enrollment, you can earn a Fast Start Community Bonus of up to **\$500**.

\*The Community Bonuses are calculated every month and are variable. There is no monthly guarantee. Also the community bonuses are not cumulative.

# Innovator “Go Time” Promotion

- **Innovator Promotion through October 1st**

The Promotion ends **October 1st** at midnight

- **Set Service Fee**

Innovators will receive a set Service Fee of 1% to TranzactCard, 9% to your Power Save\*

- **\$495 rebate ends**

All DBOs, founders, and Innovators who become Managers before **October 1st at midnight** are eligible for the \$495 Manager Development Rebate.

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- **\$50 fee waived for Life**

Monthly \$50 marketing & tech fee will be waived for life if you are promoted to the Manager leadership position before **October 31st** at midnight

\*Each DBO will pay a service fee of 10% to TranzactCard from their total monthly revenue. TranzactCard will then use a third party regulated bank or qualified custodian to deposit a percentage of the paid service fee into the DBO's Power Save account. Funds in the Power Save account are not available for 5 years The service fee is not charged until official launch - November 2023 or when Power Save is live.



Let's change the  
world one swipe  
at a time!

TranzactCard Banking Platform is in BETA and will be ending September 30th, 2023.

- **Testing** of the systems and processes.
- **Enrollments** of tens of thousands of cards & Accounts
- **Millions** of dollars in Visa card transactions.
- **DOUBLE Z-Bucks** - Being issued
- **Over 200,000** - Products in the Z-Club Lab.
- **Over 400,000** - Z-Bucks Redeemed through daily flash sales.

TranzactCard Official Launch Banking Platform set to begin October 2023

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# YOUR DUTY OF CARE

The TranzactCard opportunity is in pre-launch. Becoming part of TranzactCard entails risks, opportunities, and regulatory oversight. We want you to enjoy the benefits of the TranzactCard ecosystem. But if you are not ready for these obligations, you should wait until after the official launch before becoming part of this social impact community.

The official launch is scheduled for November 2023. During pre-launch, certain functions of TranzactCard are still in beta and being developed. For example, the TranzactCard Member Referral Program and the Influencer Program will be part of the official launch in November 2023.

The TranzactCard income opportunity is currently not a franchise. TranzactCard is in the process of registering as a franchise offering in all 50 U.S. States.

This presentation contains forward-looking information and there are no guarantees that the Company's development of business, projects, and contractual relationships will materialize as projected.

You are cautioned to perform your own due diligence in order to not place undue reliance on this presentation or any forward-looking information. TranzactCard makes no representation as to your income potential nor should you when discussing TranzactCard with others. A Digital Branch Office's success depends on many factors including but not limited to his or her skill set, effort, and desire to succeed.