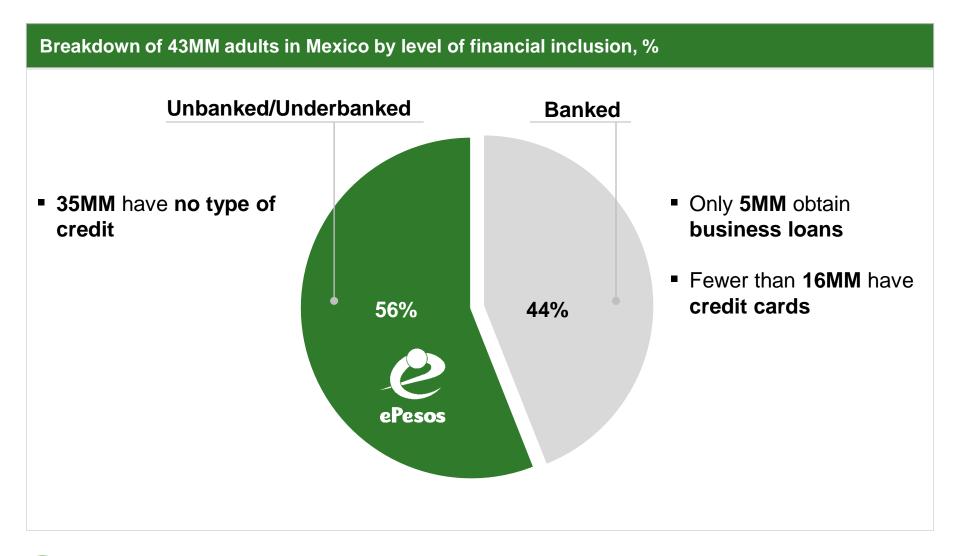


SME Finance Forum

November 2017

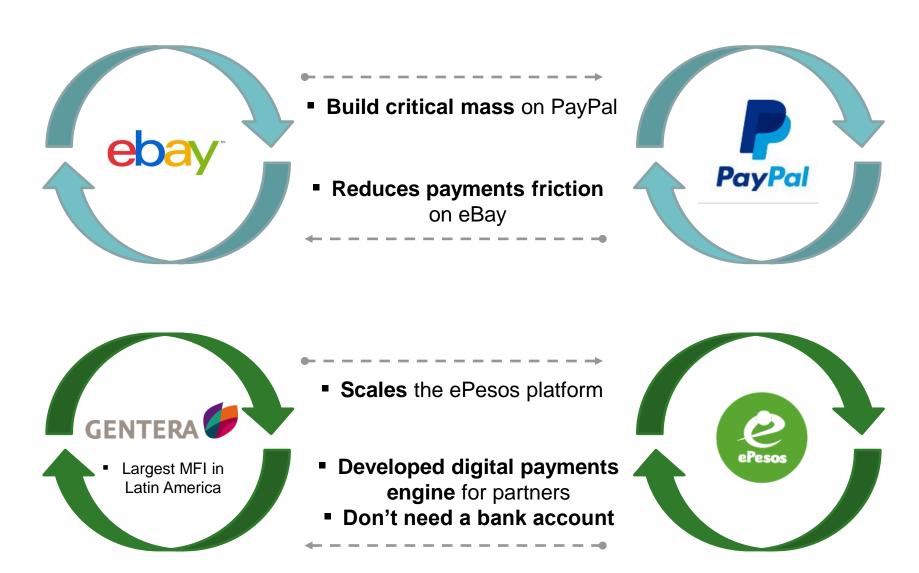


While advances have been made to promote financial inclusion, Mexico's population is largely unbanked





In this environment, ePesos is becoming the payment rails for the base of the pyramid...





Partners

Description

Cashless Distribution





 Companies with supply-chains that serve the informal sector

Catalogue Sales



Catalogue sales with controlled use of funds





 e-Commerce platforms where users typically transact in cash



To scale the ePesos platform we have identified specific use cases

Microfinance Institutions



- ePesos licenses the platform to MFI
- Powers the distribution and repayment of loans for SMEs

Partnerships









Client Base

— Gentera: 3mm

Montepio Luz Saviñon: 1mm

— ProMujer: 40k



ePesos is telco agnostic and works on any device

ePesos works on any platform....



 It has a mobile responsive website that works on any type of mobile device





any telco provider













As a testament to the work we are doing, we just closed a \$6MM USD Series A transaction with leading institutional investors and impact funds















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Lending to consumers & SMEs and mobile payments technology are both in our DNA

Quantum Capital (Lending)

ePesos (Payments Technology)

- Quantum
 Capital
 provides
 financing to
 consumers
- QC begins offering mobile payments for its credits

ePesos begins operating as a separate entity Validate
revolving line
of credit to
SMEs via
wallet

2004 - 2005 - 2007 - 2009 - 2012 - 2013 - 2014 - 2015 - 2016

- Quantum
 Capital
 provides
 home
 improvement
 loans
- Acquire nonbanking license
- Provide financing via solidarity groups
- Provide
 financing to
 businesses
 via FE
 business line
- Formalized partnership with **Gentera**

Launch of

Service

with QC

Lending as a

(LaaS) vertical

Series A round led by SIV

2017

Launch of Advance Payroll vertical



Strong and growing management team with relevant expertise and a deep understanding of payments



Oscar Robles Founder & CEO



Ariel Olaiz CFO



Romeo Sánchez **CISO**



Erika Villareal Business Development



Benjamín Hernandez Strategy & Operations



Alex Martin Strategic Partnerships

















CAPITAL



























NEORIS



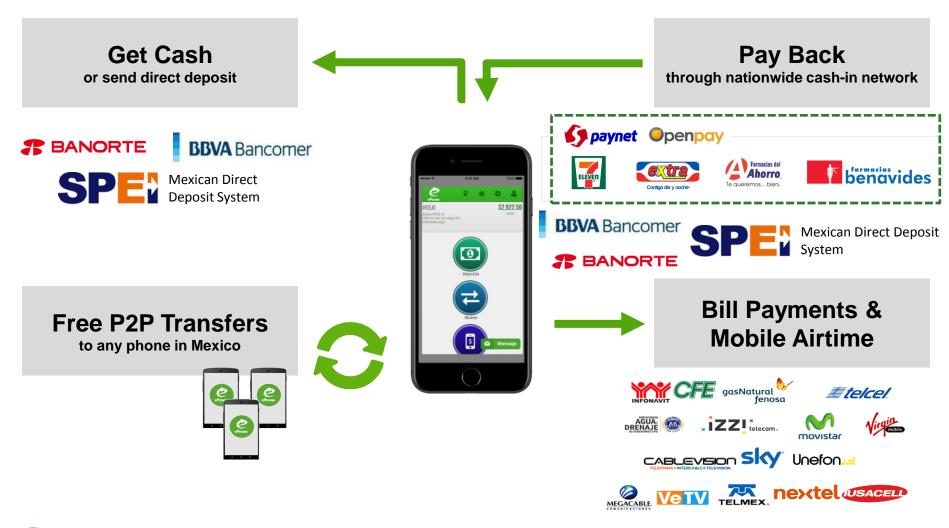




ePesos has a well-rounded and experienced team



The platform has a simple user interphase that supports multiple smart contracts including credit lines, payroll advances, and others

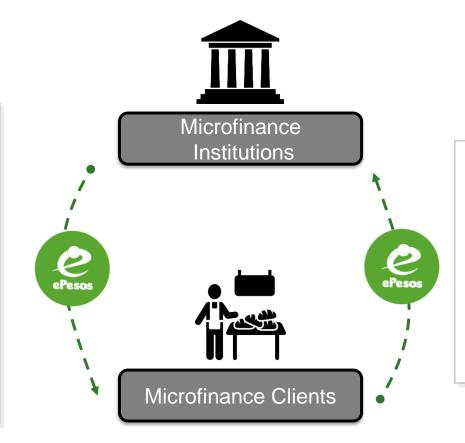




ePesos integrates with core banking systems and powers the distribution and repayment of loans for MFIs



- ePesos
 receives client
 data from CRM
- Distribution of funds powered by ePesos
- MFI originates, lends its own funds



- Repayment of loans powered by ePesos
- ePesos shares customer transaction data with MFI

Users have access to funds and can transact 24/7





HR Provider



Employee

ePesos









Integration with HR software providers

Profit Share

Employers sign up for additional benefit

Employee Retention

Employee requests advance payroll

Safety Net

Funds automatically appear in users mobile wallet

Users

