



NetCents Technology

Pay. Your Way.

CSE: NC
FRANKFURT: 26N
OTCQB: NTTCF

NetCents, The Future of Payments

The transactional hub for all cryptocurrency payments

We founded NetCents with the belief that the payments were outdated, too complicated, and far too costly for merchants. There was a better way. As Bitcoin began to gain traction in 2017, NetCents ceased all traditional payment processing and pivoted, focusing 100% on cryptocurrency.

NetCents eliminates the friction of transacting with cryptocurrency and offers an entire cryptocurrency ecosystem providing full payment integration, Instant Settlements, and security while providing consumers access to over 40 million merchants, worldwide.

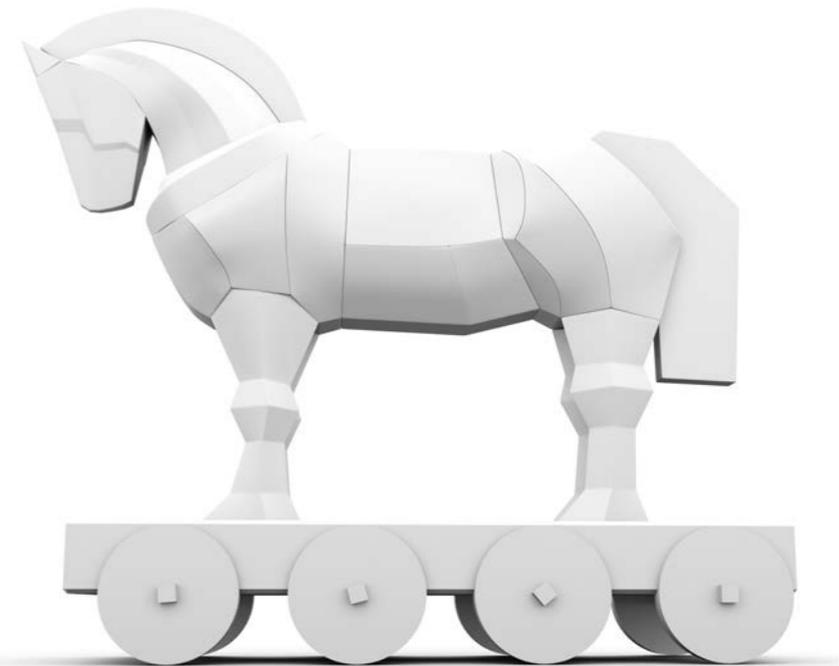
- Licensed Money Service Business
- KYC, AML, IP Verification
- Publicly traded in Canada, Germany, and the US

CONTACT US

Clayton Moore, Founder & CEO
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Trojan Horse Strategy

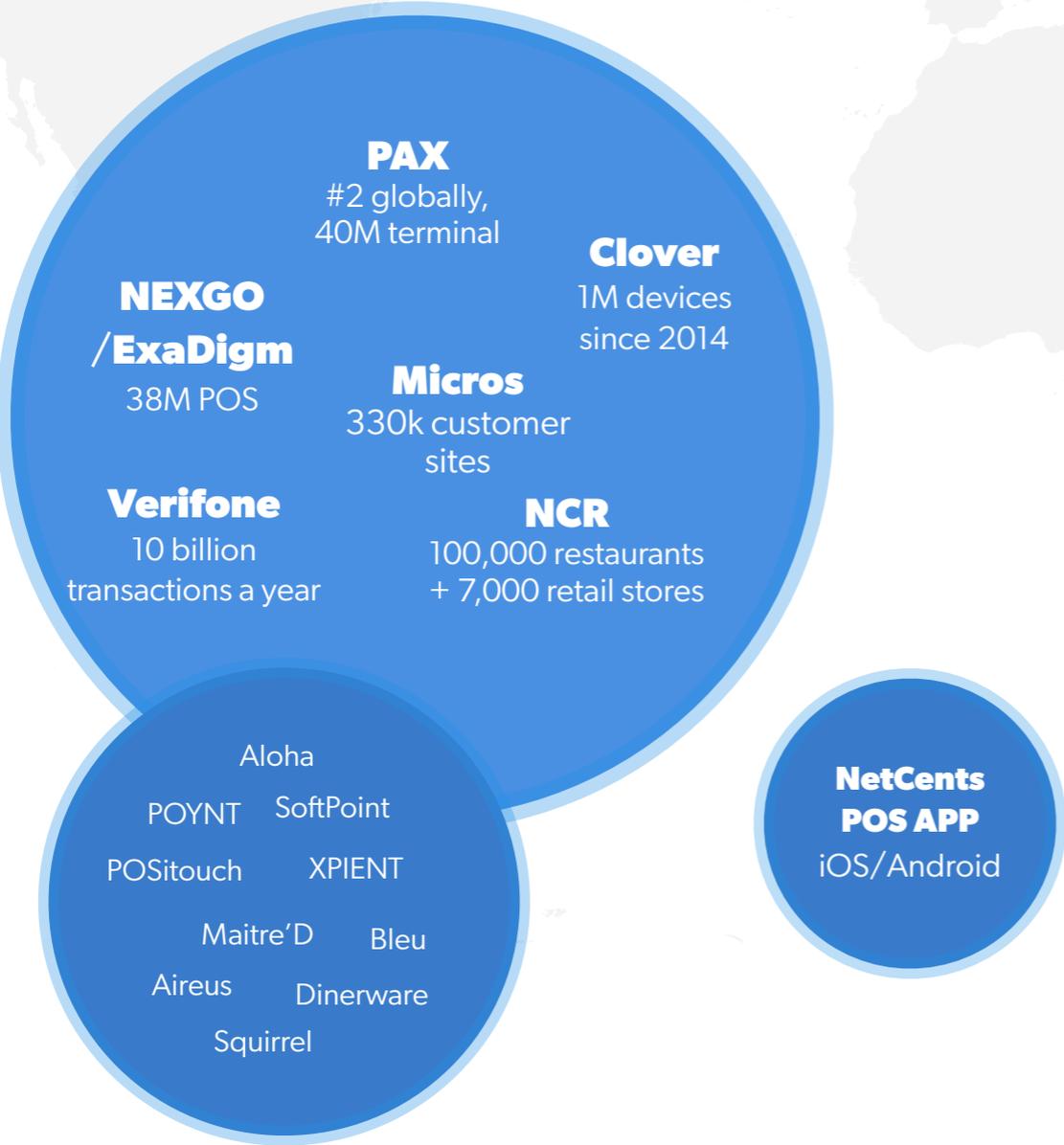
- NetCents has built its payment technology into the majority of the payment terminals that are operating today
- We believe that we have covered 80% of the North American market with these partnerships and are now actively seeking to expand our international footprint with a focus on the Middle East
- The Company is currently onboarding merchants as quickly as possible with the expectation of growth created by the long term trends in the industry
- Because NetCents software is already installed but "dormant" on millions of terminals, terminal companies would not choose an alternative provider of cryptocurrency payments for merchants using their hardware, hence "trojan horse"



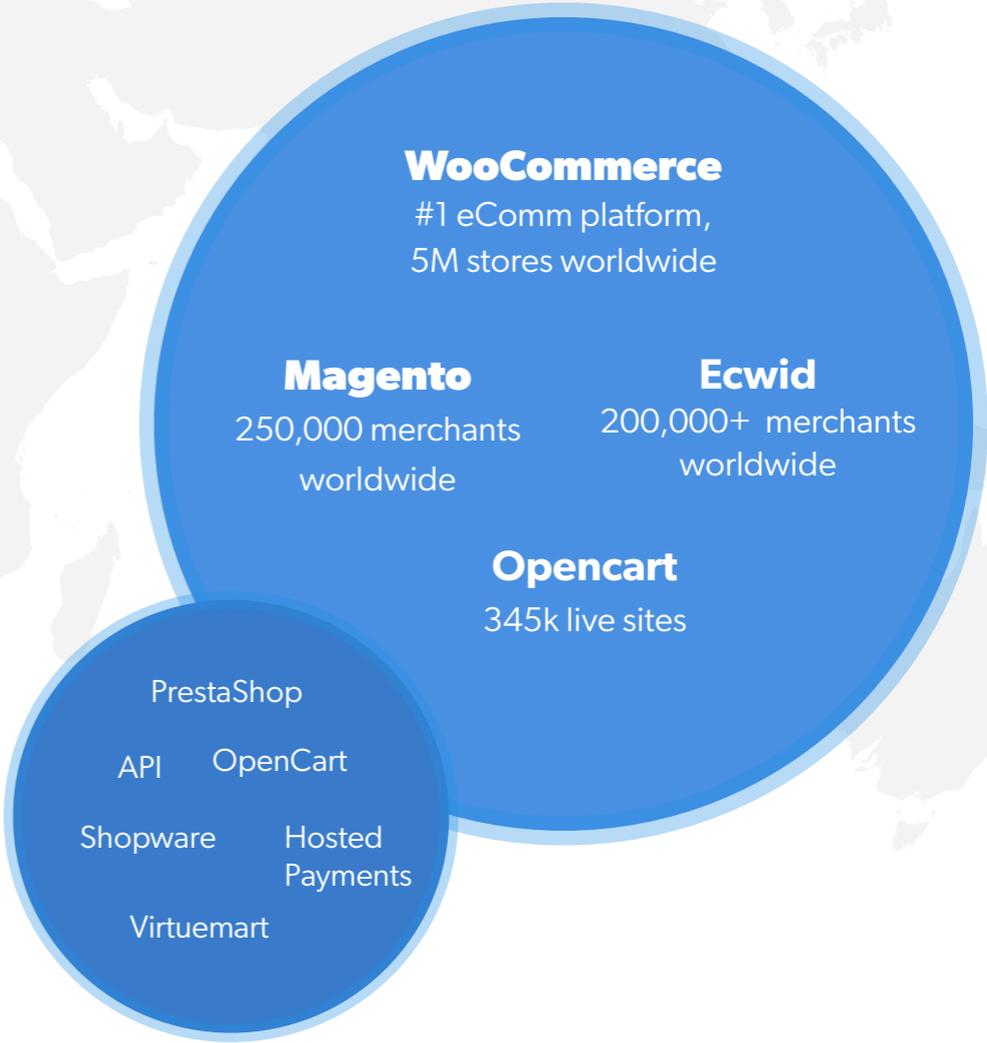
Powering Over 7% of the Payment Industry

NetCents is integrated into the majority of the payments industry, providing us direct access to over 15-million merchants globally and USD 1.557 trillion annually in transactions. Our goal is to convert 1% of these transactions to cryptocurrency, representing USD 15.57 billion in transactions annually.

POS & TERMINALS



ECOMMERCE



NetCents Merchant Platform

01

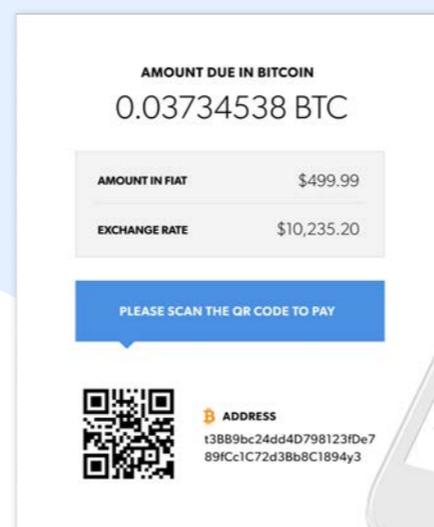
Customer pays with any online ewallet



02

Merchant receives payment through the NetCents app

**Online or In-Store*



03

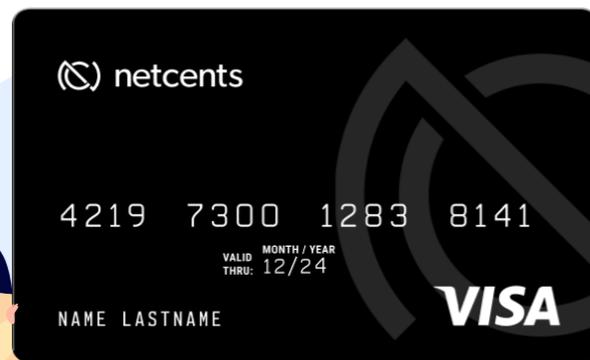
Merchant receives the funds directly in their bank account



NetCents Visa Card Program

01

Customer swipes the NetCents Visa Credit Card to pay



SUPPORTED CURRENCIES

Bitcoin, Ether, Bitcoin Cash, XRP, Verge, Zen, Tron, NEM

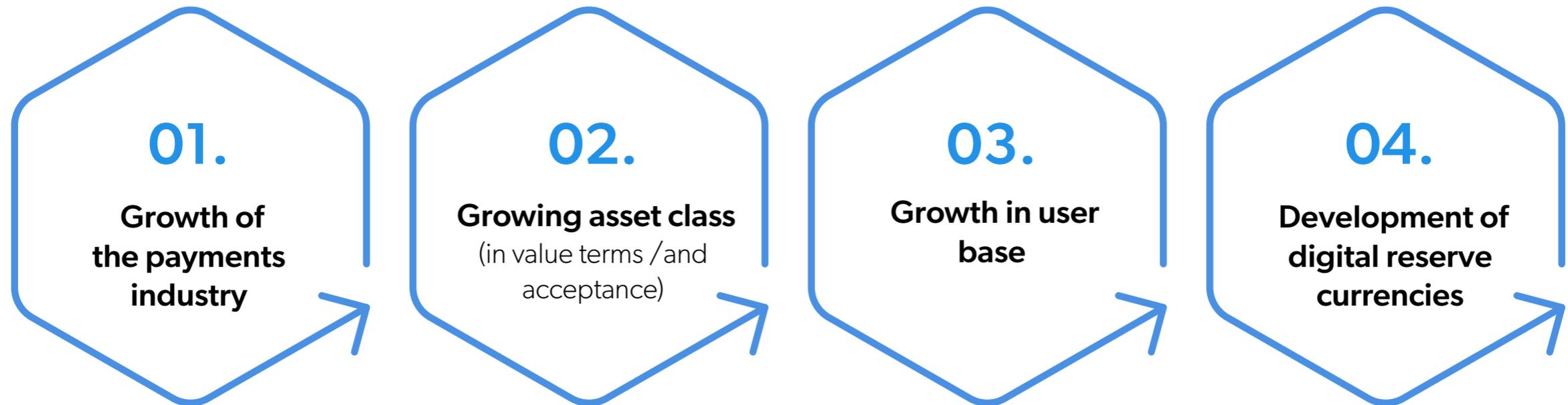
02

Any merchant around the world, that accepts credit cards, can accept the payment

**Online or In-Store*



What Are the Growth Drivers



Central Bank Digital Currency

The wildcard growth could come from the establishment of central bank reserve currencies which would:

- Provide consumer comfort as to the trustworthiness of crypto
- Accelerate the adoption much faster than the high rates currently being experienced
- Deutsche bank predicts that mobile payments will end up reaching 40% of transactions - displacing credit cards and cash
- NetCents management believes that the creation of Central Bank Digital Reserve Currencies is a foregone conclusion, China is already in beta testing
- This means that Crypto as an asset class would become multiple if not tens of trillions overnight, as well as creating hundreds of millions of digital wallets very quickly
- All of those transactions could flow through the NetCents ecosystem

Non-Fungible Tokens

NetCents has identified massive potential with non-fungible tokens. New use cases for NFTs are created daily, and there will soon be more NFTs than altcoins.

- NFTs represent a trillion-dollar opportunity, and will quickly become a trillion-dollar asset class
- NFTs could soon eclipse cryptocurrency
- NetCents has created a separate NFT division to take ownership of this opportunity
- In the future, owners of rare physical products will be able to use NetCents technology to create their own unique NFT
- This fits naturally within our ecosystem which includes our digital wallets, exchange, asset management, and merchant service

Non-fungible tokens contain identifying information recorded in their smart contracts. It's this information that makes each NFT different and as such, they cannot be directly replaced by another token. They cannot be swapped like for like, as no two are alike. Banknotes or Bitcoin, in contrast, can be simply exchanged one for another, if they are the same value, there is no difference to the holder.



DeFi

DeFi allows users to become lenders or borrowers in a decentralized environment. DeFi is reconstructing our financial system in a way that empowers the average person.



The DeFi market cap is already over an estimated \$65 billion in 2021. This is up from \$700 million in 2019



NetCents agreement with Vesto Inc. will allow users to choose from multiple DeFi protocols right from the NetCents wallet



We plan to screen DeFi players and make sure that investors have continuous access to their funds.

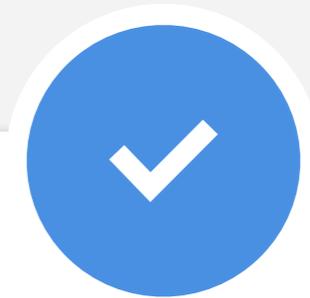


NetCents will further consumer adoption by simplifying the process of DeFi investing.



NetCents is positioned to protect investors from loss that may occur in the DeFi space

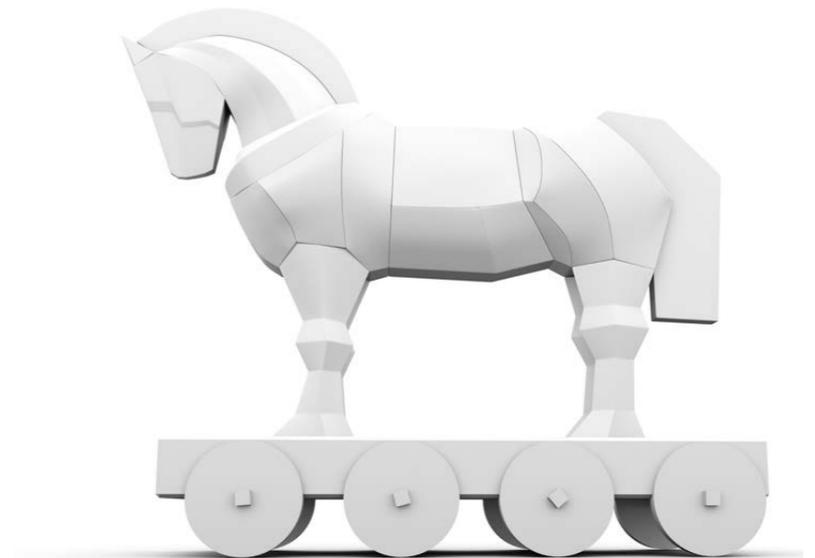
Conclusion – Trojan Horse Is Implemented



- We are creating a barrier to entry by embedding into millions of payment points around the world
- We have to onboard merchants as quickly as possible

But:

- The Business is coming our way based on the growth factors just mentioned



Growth Through Acquisitions

Accelerating Growth

NetCents' M&A strategy is two-fold:

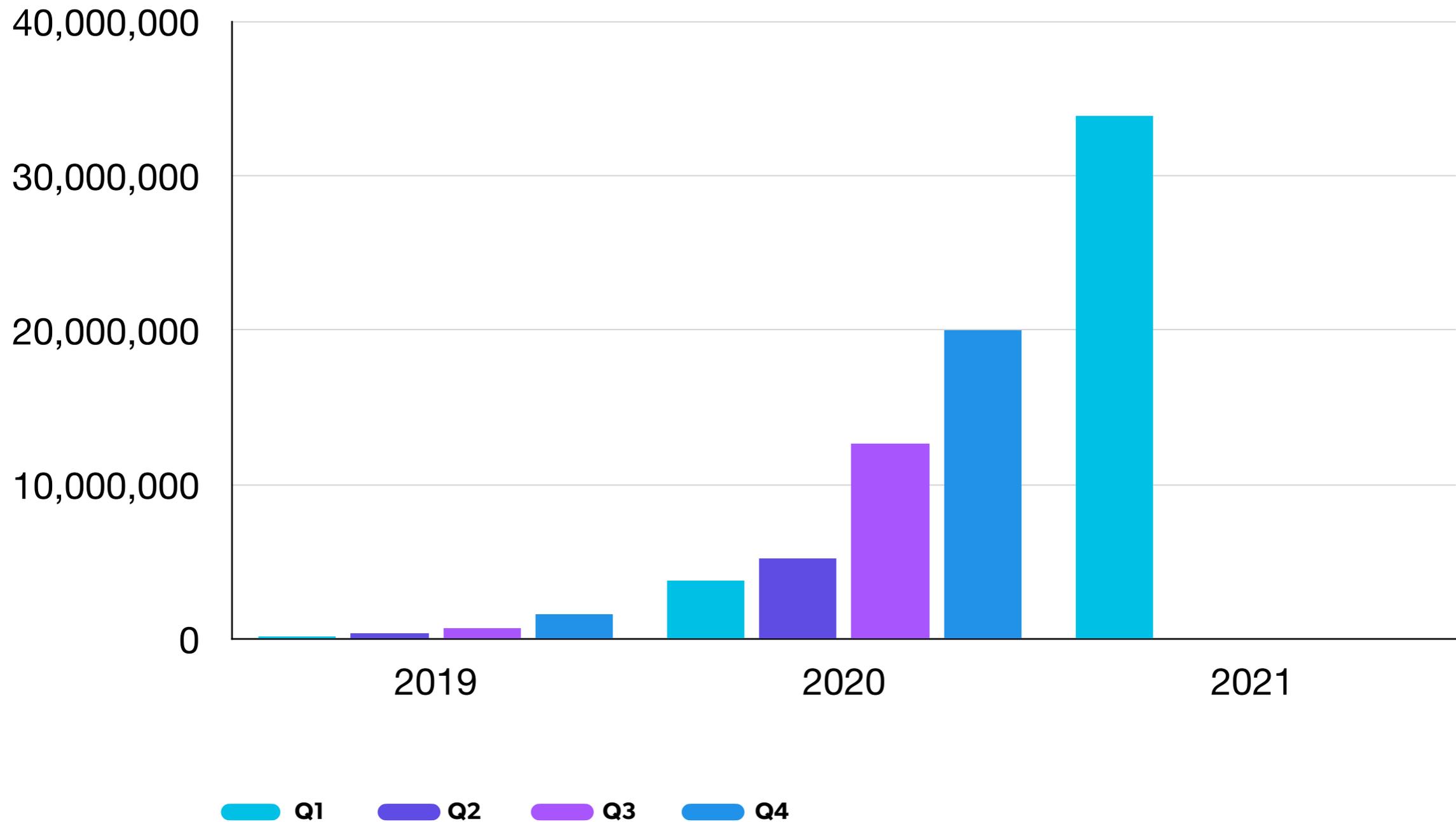
1

Accelerate revenue growth through acquisitions with portfolios that align with audience and revenue objectives.

2

Expand market access with strategic acquisitions providing access to new, untapped markets for NetCents.

Processing Volume



Experienced Executive Team

Clayton Moore - FOUNDER & CEO

Clayton is an entrepreneur with over 15 years' of industry-leading experience in the payment space. Prior to NetCents, Clayton founded Cybux, a payment platform focused on the service industry that is still being used today in many top Canadian restaurants and chains. In 2006, Clayton successfully exited Cybux, earning his seed investors a 700% ROI. He then developed a payment platform that was successfully integrated into 80% of the online gaming sites globally. Clayton regularly consults with Fortune 500 companies on their integration and payment needs, including MGM Resorts International.

Jenn Lowther - DIRECTOR & CRO

Jenn is an award-winning strategist with over 14 years' experience in corporate and campaign strategy at top agencies in North America working with a range of clients from local bricks and mortar businesses to major Fortune 500 clients. Jenn founded Indaba Digital in 2011 and Grown Here Farms in 2016. Jenn holds a BBA and Economics from Simon Fraser University

Pat Albright - SVP STRATEGIC DEV

Pat is focused on the development and roll-out of high growth development initiatives. Previously, Pat was marketing and business SVP at Moneris Solutions, managing 3 billion transactions per year. Pat has an MBA from the distinguished Kellogg School of Management.

Colin Sutherland - INTERIM CFO

Mr. Sutherland is a Chartered Professional Accountant with over 20 years of financial and operational experience in the mining industry with exploration and development-stage companies. He has held senior executive roles globally, currently with Magna Gold Corp, as its Chief Financial Officer and a director, and recently with Arizona Metals Corp., NQ Minerals Plc, Amarillo Gold Corporation, and McEwen Mining Inc.

Marcus Laun - VP FINANCE

Marcus is a seasoned Investment Banker and Advisor to growth companies. His career includes launching the Investment Banking division of Knight Capital Group, managing syndicates exceeding \$500 million. He earned a BA from Cornell University and MBA from Columbia University.

Mehdi Mehrtash - CTO

Mehdi is a serial entrepreneur and with over 20 years' of technology experience. Having worked with a diverse field of companies, from start-ups to Fortune 50 companies. Having been involved in the crypto and blockchain space since 2008, Mehdi brings a deep understanding of cryptocurrency and related technologies to the team.

ADVISORS

Daniel-Carl Eigenmann
BANKING & COMPLIANCE

Wang Qin
VENTURE CAPITAL

Nicolas Genko
TECHNOLOGY

Appendix

Merchant Gateway

Supporting payments everywhere merchants transact.

✓ **Retail Point of Sale**

✓ **Ecommerce**

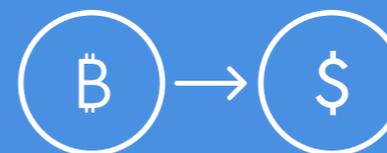
✓ **Invoicing**

Easy integration with shopping carts, terminals, POS systems + iOS/Android devices, and API.

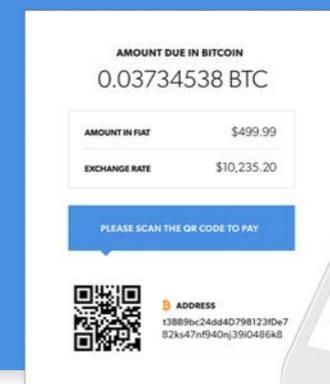
- Eliminate chargebacks and fraud
- Fully-customizable and brandable
- Wallet and cryptocurrency agnostic
- Process unlimited transaction sizes and monthly volumes
- AI transaction validation
- Source of fund tracking
- Easy setup with iOS and Android apps
- Full KYC + AML compliance
- Zero blockchain confirmation

INSTANT SETTLEMENTS

- Price protection eliminating the volatility from price swings of accepting cryptocurrency.
- **We guarantee that when you sell an item for \$50, you receive \$50 less a small transaction fee.**



**CRYPTOCURRENCY
TO FIAT**



VISA, User Platform & NC Exchange

The NetCents VISA Card allows users to spend their cryptocurrency at over 40 million merchants, worldwide.

Unlike other prepaid cards, the NetCents VISA cardholders have the benefit of:

- ✓ **No card loading, tied directly to NetCents wallet**
- ✓ **Automatically settle purchases across multiple cryptocurrencies**
- ✓ **Eliminates the risk of cryptocurrency price fluctuations**

Platform Features

- Cryptocurrency wallet
- Buy/sell/transact with cryptocurrency
- View live market information and historical prices
- Buy, sell, manage, and spend your cryptocurrency online or with the NetCents iOS and Android apps
- Multiple methods to load account
- View live market information and historical prices
- Crypto and fiat pairings



NetCents makes it easy to send, receive, store, and transact with cryptocurrency.



NetCents connects users with people and businesses around the globe – instantly.



Asset Management System

The Asset Management System allows you to easily integrate blockchain technology to your app using simple Restful API Calls.

- Distribute token/cryptocurrency to your users and merchants
- Manage assets (Gems, prizes, gold, etc), rewards points, and more
- Track the distribution, deposit, and withdrawal of all supported coins or any ERC20 token
- Make purchases in-store or online with cryptocurrency
- Transfer/Deposit/Withdraw cryptocurrency
- Allow the conversion between crypto to fiat

Competitive Landscape

 netcents

bitpay

coinbase

 CoinPayments

| | netcents | bitpay | coinbase | CoinPayments |
|-----------------------------|----------|--------|----------|--------------|
| Guaranteed Price Protection | ✓ | ✓ | ✗ | ✗ |
| Partner Program | ✓ | ✗ | ✗ | ✗ |
| Customizable | ✓ | ✗ | ✗ | ✗ |
| Asset Management System | ✓ | ✗ | ✗ | ✗ |
| 0 confirmation | ✓ | ✗ | ✗ | ✗ |
| POS Terminals | ✓ | ✓ | ✗ | ✗ |
| iOS/Android Apps | ✓ | ✓ | ✗ | ✓ |
| Daily Settlements | ✓ | ✓ | ✗ | ✗ |
| Unlimited transaction size | ✓ | ✗ | ✓ | ✓ |