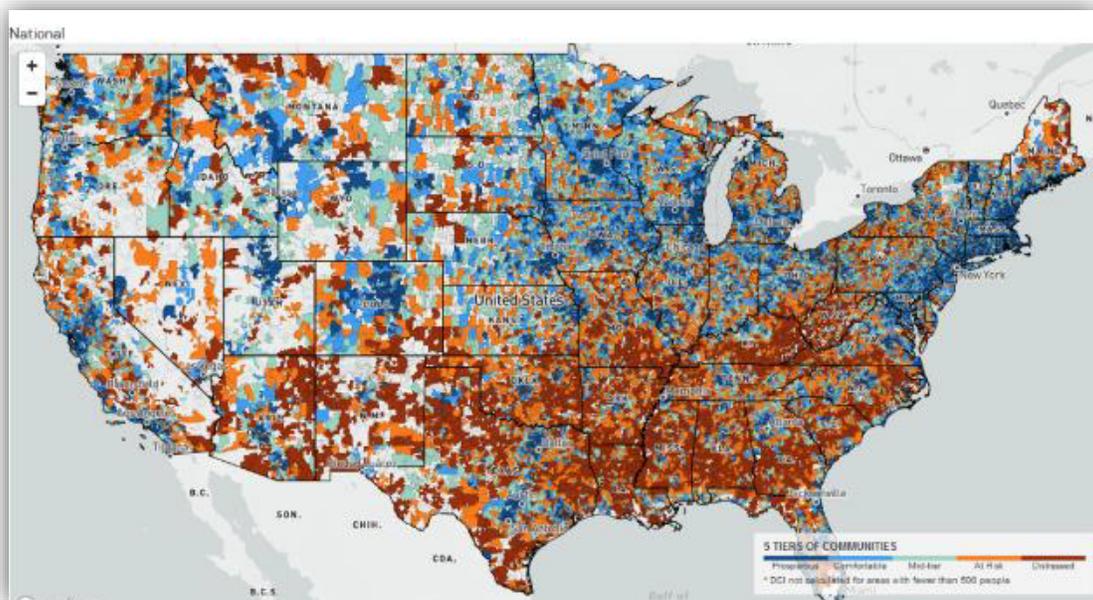


# OuterBanx<sup>®</sup>

## COMMUNITY HOSTED

“Socially Green™”

Financial Service Destinations  
Solving Bank Deserts



Who: 164M Bank Challenged Americans (KPMG 2021) Living and Working in Bank Deserts  
Up From 150 Million (2015)  
74% Americans are Living Pay Check to Pay Check (2019)  
Red & Orange Distressed Zip Codes (<https://eig.org/dci/interactive-map> Study 2020)

For Millions of Bank Challenged™ People



Our Mission: to Solve the Growing Bank Desert Challenge Across America

Our Market Demographics: \$320 Billion (2017), ~\$500 Billion (2021)

\$417 Billion in Prepaid Card Volume (2017)

\$1.3 Trillion in Wages (unbanked people only = 68mm, 2014)

\$2.4 Trillion Economic Value (unbanked people only = 68mm, 2014)

Our Why: Trending since 2008, more Branches have Closed since the Great Depression & 3,324 closed in 2020

Our What: Merchants Hosting Financial Service Destinations in Their Communities for the People

OuterBanx® Deposit & GO InstaDebit® Terminals

- Think Remote Customer Assisted ATM's
- Plug'n'play, No Set Up Team Required
- Leverage Existing Merchant Space, Optimize Square Footage and Increase Foot Traffic
- Low maintenance for on-site Staff to Clean and Maintain, Reduce Carbon Footprint
- Star Energy Rated & RoHS Components
- NEW! Revenue Stream Opportunities for Your Business

OuterBanx® Mini Bank Branch Enhanced Customer Onboarding

- Streamlined Easy to Use Onboarding Experience
- Empowers Merchant with Pro-Active Forensic KYC & Authentication
- Eliminating Person, ID & Check Fraud
- Instant Issue Checkless Bank Account with Debit Card in
- LESS THAN 5 Minutes One Time Enrollment
- Debit Card Contains Recycled PVC (rPVC), Plastic

OuterBanx® Mobile App

- Bank & Transact from the Comfort of Home
- Mobile Check Deposit or Direct Deposit
- Offer eGift Cards Direct to the Consumer
- Add on Features: Money Remittance, Bill Payment, Cell Phone Top Up, P2P Transfers and More
- Add On Family Benefits Program
- Discounts on RX, Vision, TelMed, Auto Repairs, Towing and More
- Financial Literacy Program: the Basics, Spending, Savings, Loans, FICO, Credit, 401K, and More

OuterBanx® Green Features

- Digital Experience with Optional Digital Debit Card Issue
- No Cash Dispensed, No Armor Truck Stops
- No Branch Build Out
- Low Carbon Footprint
- No Emissions

The Best of Bank & Credit Union Retail Banking Without the Carbon Footprint

Welcome to the Age of Community Driven Financial Inclusion

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# OuterBanx® Financial Services Destinations

Powered by Deposit & Go InstaDebit®

**CREATING NEW OPPORTUNITIES FOR The Bank Challenged™ IN “BANK DESERTS”:** SeeTek® introduces OuterBanx® powered by Deposit & GO InstaDebit® on-site mini-bank terminals for communities located in areas with few, if any, banks; thus, reducing the need for consumers to rely on predatory check cashers. These areas, whether urban or rural, are considered “Bank Deserts” and they include residents who are unbanked, underbanked and those who have suffered closures of local bank branches. Nationwide, it is estimated that there are over 164 million Bank Challenged™ consumers.

**INSTANT ACCESS TO BANK SERVICES:** New customers can, on-the-spot, establish an FDIC-insured deposit account in 3-5 minutes, instantly receive a Bank/CU or host Merchant branded debit card containing their photo and deposit their checks into their new bank account. Terminals, while recognized under our National Bank Charter as an ATM, DO NOT dispense cash. However, using their new OuterBanx® debit card, customers can spend or withdraw up to \$200 immediately at any MoneyPass® Surcharge Free ATM, or other ATMs participating in the STAR or Maestro networks. And have access to the remaining balance within 9 to 24 hours of depositing your check.

**CHECKS ACCEPTED AND CASHED:** OuterBanx® mini-bank terminals can accept a wide variety of checks, including; personal, payroll, cashiers, hand-written, business and government checks. Your customers no longer need to pay exorbitant fees to predatory check cashers and money service businesses just to cash their checks and send money to family members!

**ADDITIONAL FINANCIAL SERVICES AVAILABLE:** Through the OuterBanx® online & mobile app, Banks/CU’s and host Merchants can receive additional revenue when the following customary services are used by their OuterBanx® customers:

- |                   |  |
|-------------------|--|
| Money remittance  | • e-gift cards                             |
| Bill payment      | • Retail purchases                         |
| Cell phone top-up | • Account to account (P2P) money transfers |

**REGULATORY COMPLIANCE:** OuterBanx® core platform meets and exceeds all U.S. Treasury Know Your Customer (KYC), Consumer Financial Protection Bureau (CFPB), FinCEN and FDIC rules and regulations. OuterBanx® servers are fully SAS 70 bank certified and able to process on Visa, MasterCard, American Express, Discover and STAR networks.

**SUMMARY:** OuterBanx® mini bank branch offers communities:

- \* Convenient banking services and risk-free check cashing for customers at reduced prices;
- \* Revenue when customers establish their OuterBanx® accounts;
- \* Additional foot traffic, as new customers migrate from predatory check cashers;
- \* Marketing opportunities to co-brand Bank/CU and host Merchant logos, on customer debit cards;
- \* Ongoing revenue share from customer transactions using the OuterBanx® mobile app;
- \* Opportunities to promote financial literacy, by bringing banking services to underserved Bank Desert communities.

[www.SeeTekCorp.com](http://www.SeeTekCorp.com)



# SeeTek®, LLC

"Solving the Growing Bank Desert Challenge Across America"

## OuterBanx® Deposit & GO InstaDebit® Terminal

**Paradigm Shift:** A point in time when the knowledge or structure which underlies a science or discipline changes in such a fundamental way that the beliefs and behavior of the people involved in the science or discipline are changed.

SeeTek's® ingenious and purposeful design has created a Paradigm Shift adding value by enabling new methods of providing necessary services, extending product life, ensuring greater systems availability, reducing implementation and ongoing costs. Lessons learned from history are combined with the technology of today to deliver maximum value to Deposit & GO InstaDebit® users and their customers.

SEE LATEST VIDEO HERE

<http://seetekcorp.com/about-seetek.php>

- Proven Record
- Full Unification
- Completely Integrated
- Highest Systems Integrity
- Highest Systems Availability
- Tool Free EZ Service Design
- Onsite Technician Optional
- PCI Compliant, Smart Card Ready
- Contactless NFC Verifone MX925
- Rapid Deployment with EZ Installation
- Totally Plug & Play - No Onsite Assembly
- Extreme Performance & Unparalleled Connectivity
- Extended Life Cycle & Any Time Tool Free Technical Refresh
- Unparalleled Failure Resistance & Full Recovery Program from PCI Certified Servers
- Innovate Features & Warranty Program Combine for Lowest Total Cost of Ownership
- Rugged, Dependable, Durable, Neat, Tidy, Compact Appearance in your Brand & Colors
- Integrated, Online & Mobile App's Enhance the Customers Interactive Banking Experience
- Powered by SWORD® Software with Intuitive Graphics Supported with Artificial Intelligence

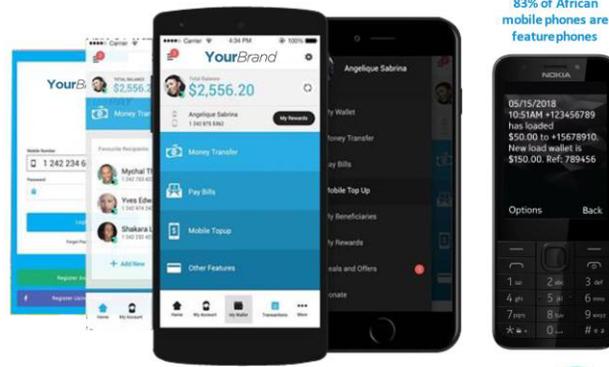


**OuterBanx®, The paradigm shift in the evolution of banking.**

**Bridging the gap between Alternative Financial Services and mainstream banking!**

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# OuterBanx® Mobile App Available on Android & iOS



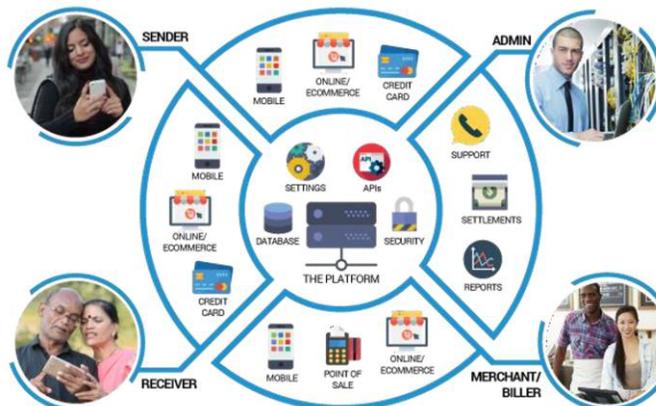
83% of African mobile phones are featurephones



## Payroll Payments to mobile accounts



## A complete Payment System



See Mobile App video Here: <http://seetekcorp.com/mobile-app-video.php>

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Optional  
Money Pass<sup>®</sup> ATM Surcharge Free Network  
Managed Program\* Included  
With OuterBanx<sup>®</sup>



OPTIONAL EQUIPMENT

\*Fully Managed & Serviced ATM Program at NO COST to the Merchant

Alternatively, the Money Pass ATM Network may be added to EXISTING ATM's at your locations.

# Patented SWORD<sup>®</sup> Technology

- Artificial Intelligence (AI) Pro-Active “Forensic KYC” of ID and Check before any fraud enters the Work Flow!
- Compliance Meets and exceeds all US Treasury, CFPB, FinCEN & FDIC rules and regulations.
- Certified on VISA, MC, AMEX, Discover & STAR.
- Satisfies the banks “wish list” for branch of the future!
- Inexpensive branch distribution without any legacy costs!
- Provides basic banking to a NEW UNTAPPED market of 164 million Bank Challenged<sup>™</sup> Americans.

## Scan Enhance Envision Technology, LLC

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**SWORD<sup>®</sup> : Scanned With Optical Recognition Devices**

**SWORD<sup>®</sup> Technology Registered US & CDN Governments  
North Atlantic Treaty Organization (NATO)  
US/CDN Joint Certification Office Joint Defense Logistics Service  
Dept of Homeland Security (DHS)**

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Patent #US 8,616,440

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