

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We founded NetCents with the belief that the payments were outdated, too complicated, and far too costly for merchants.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. Today, NetCents is building multiple revenue streams and products, allowing the Company to capitalize on the transition from fiat to digital currencies.

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
claytonmoore@net-cents.com
604.638.7597

Sonja Bakgaard, Investor Relations
sonja.bakgaard@net-cents.com
604.305.2682

Massive Blockchain Opportunity

“ PayPal had these goals of creating a new currency. We failed at that, and we just created a new payment system... Bitcoin has succeeded on the level of a new currency, but the payment system is somewhat lacking. It's very hard to use, and that's the big challenge.”

- Peter Thiel, PayPal Co-Founder

Though Blockchain and Cryptocurrency are in their nascent stage, they are poised to be paradigm-shifting, disruptive innovations that hold the capability of completely reshaping the landscape of financial services. The two key sectors that we are targeting are payments and foreign exchange.

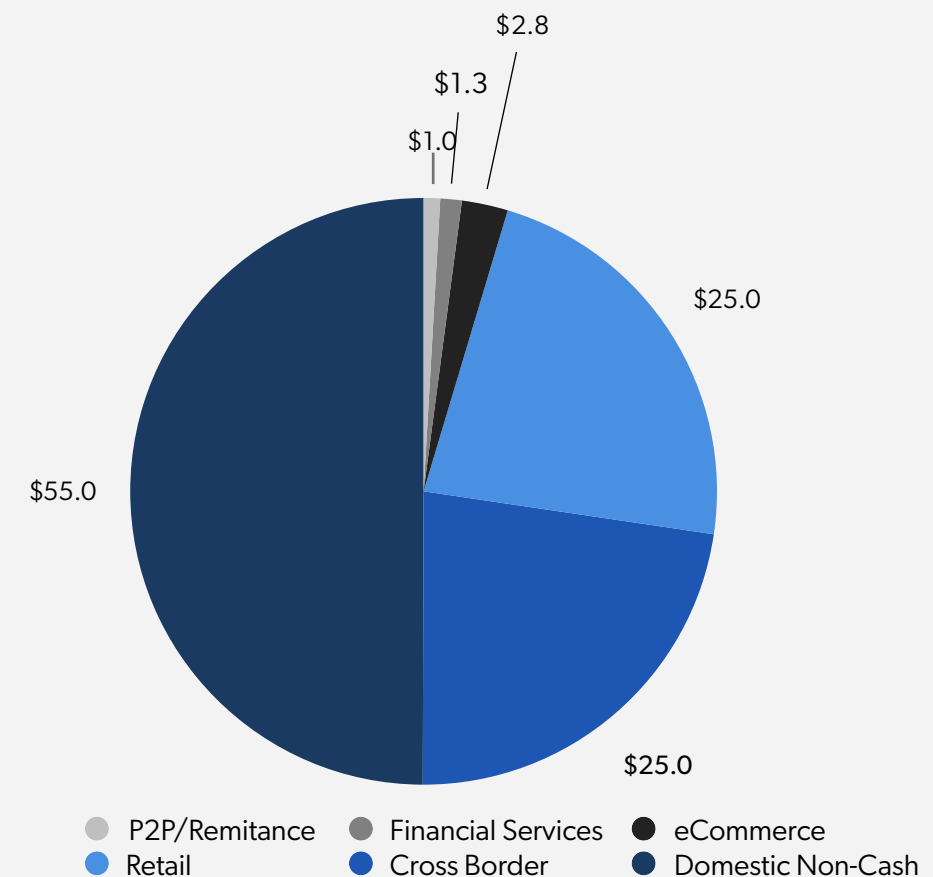
PAYMENTS

The global payments industry is a USD 100 trillion-plus market with cryptocurrency and blockchain redefining the relationship between customers, suppliers, and vendors.

FOREIGN EXCHANGE

The FX market is ripe for disruption with USD 2 trillion per year in spot transactions, Singapore residents alone spend USD 2.8 billion yearly in FX fees.

GLOBAL PAYMENTS MARKET (TRILLIONS)



[1] <https://www.forbes.com/sites/rkulkarni/2018/09/19/five-reasons-the-payments-business-is-ripe-for-big-change/#4f2ad7414dc7>

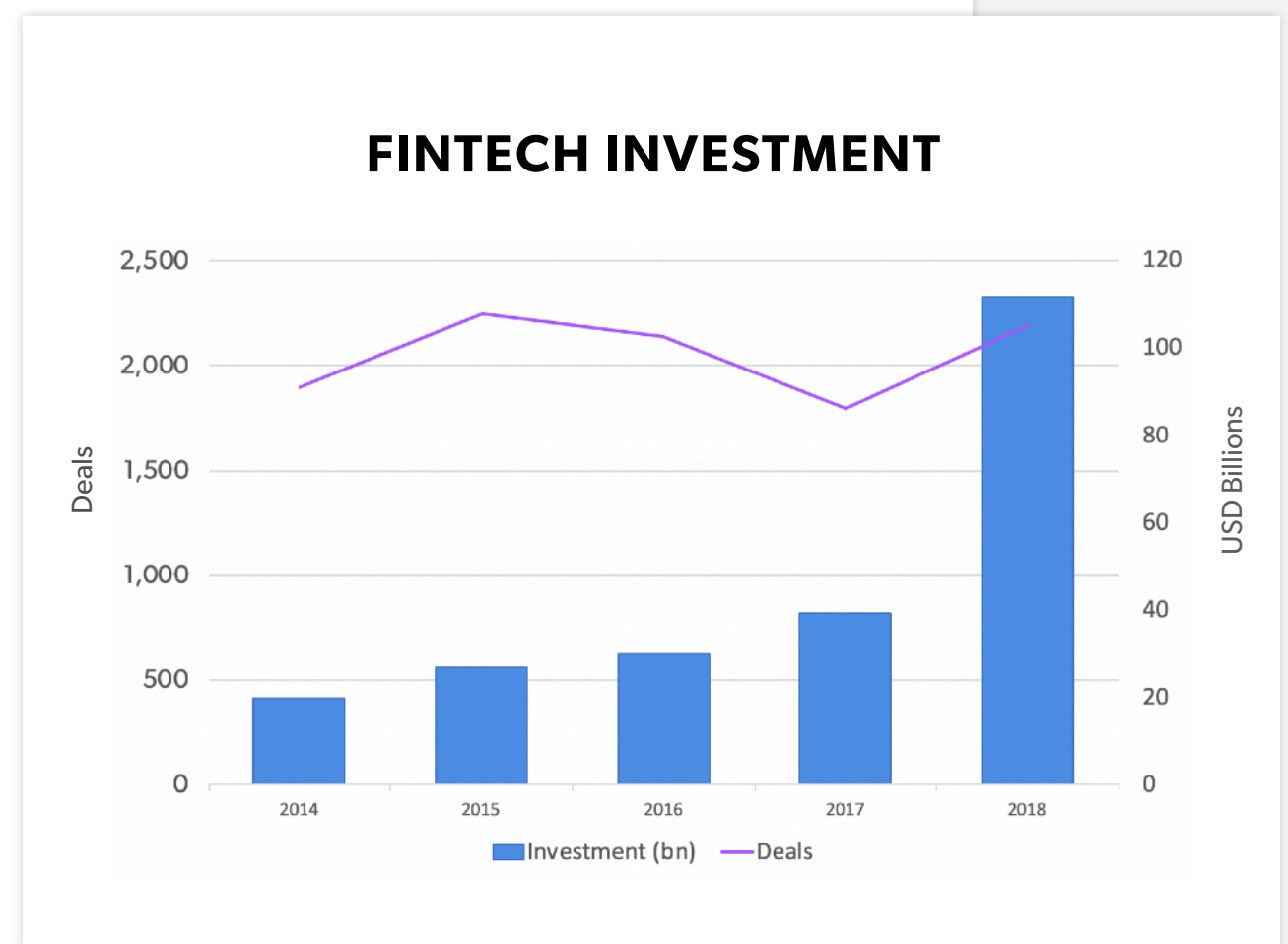
[2] <https://www.idc.com/getdoc.jsp?containerId=prUS44898819>

Blockchain Investment Leading the Way

Over the past 4 years, investment in fintech exceeded USD 241 billion, led by Blockchain companies, with an average investment of USD 20 million^[1].

Worldwide investment in blockchain exceeded \$3.9 billion^[2] in 2018, growing to \$12.4 billion in 2022.

Leading this push is the financial services sector, where the banking, securities, and investment services industries are investing more than \$1.1 billion, with payments being the blockchain use case that receives the most investment^[3].



^[1] <https://www.forbes.com/sites/rkulkarni/2018/09/19/five-reasons-the-payments-business-is-ripe-for-big-change/#4f2ad7414dc7>

^[2] <https://www.coindesk.com/vc-investment-in-blockchain-startups-is-up-280-so-far-this-year> ^[3] <https://www.idc.com/getdoc.jsp?containerId=prUS44898819>

<https://home.kpmg/xx/en/home/media/press-releases/2019/02/global-fintech-investment-hits-record-in-2018.html>

Cryptocurrency Payments Rapidly Accelerating

An Untapped, Multi-Hundred-Billion Dollar Market

We are witnessing a once-in-a-generation shift in the financial services industry as the blockchain revolution is disrupting the sector with a rapid move towards decentralized, technology-driven systems.

Over 2 billion USD in transactions daily

Over **1 million crypto** transactions per day

Market is expected to grow by **50% this year**

Over 8% of businesses are already **accepting crypto**

ALREADY ACCEPTING CRYPTO



facebook



NORDSTROM

40% of consumers would like to be able to **make purchases** in cryptocurrency [\[2\]](#)

Over 20 million people hold cryptocurrency valued at hundreds of billions of dollars [\[1\]](#)

[\[1\]](https://www.bitcoinmarketjournal.com/how-many-people-use-bitcoin/) <https://www.bitcoinmarketjournal.com/how-many-people-use-bitcoin/>

[\[2\]](https://www.ibs.cam.ac.uk/fileadmin/user_upload/research/centres/alternative-finance/downloads/2017-global-cryptocurrency-benchmarking-study.pdf) https://www.ibs.cam.ac.uk/fileadmin/user_upload/research/centres/alternative-finance/downloads/2017-global-cryptocurrency-benchmarking-study.pdf

The NetCents Opportunity

Providing you the opportunity you participate directly

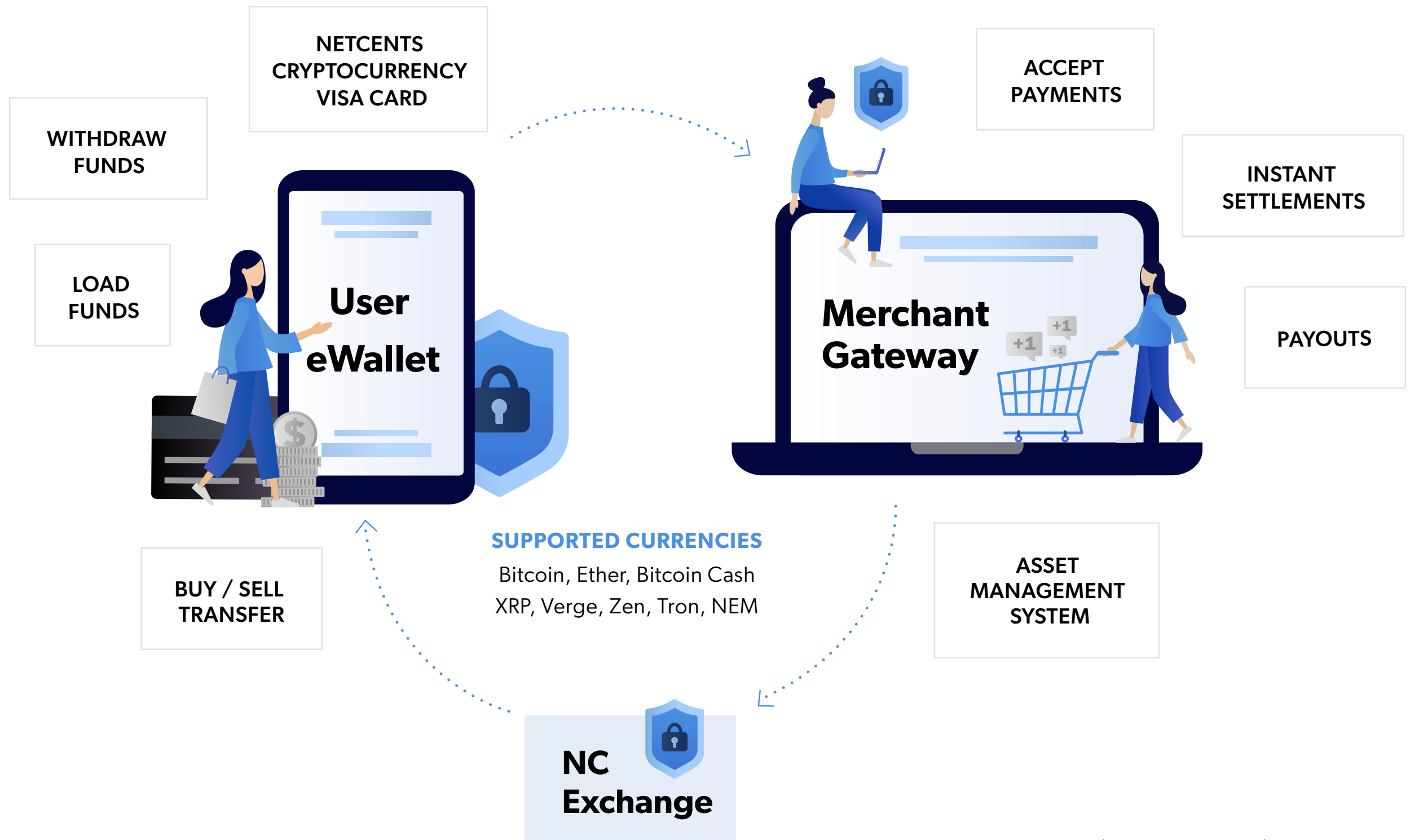
NetCents is a pure-play cryptocurrency and blockchain investment opportunity, monetizing disruptive technology in the financial services sector.

NetCents meets the evolving opportunities and demands in this sector by developing and acquiring disruptive technology, accelerating the process of bringing investment-worthy technology to market.

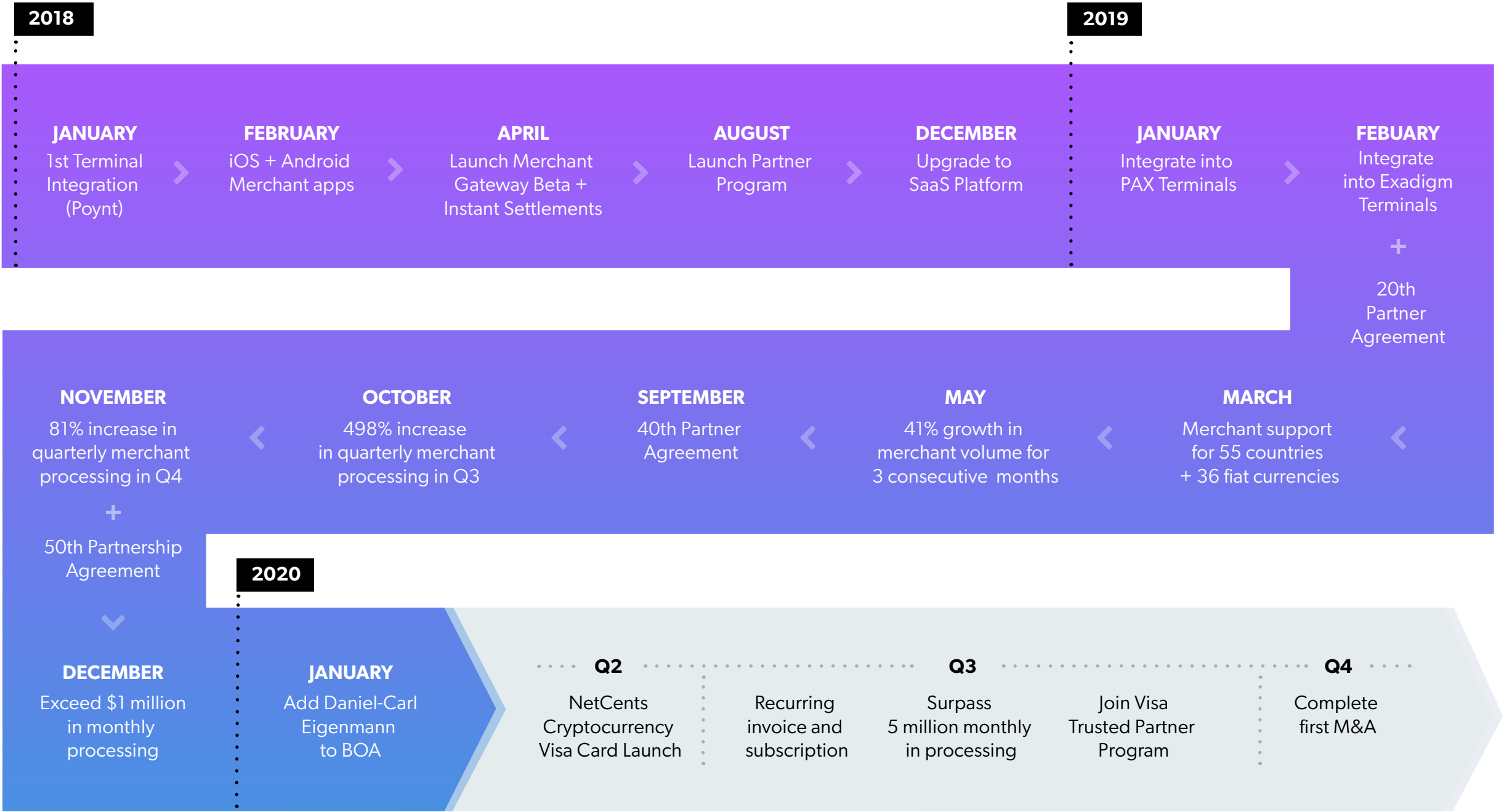
VALUE PROPOSITION

- Positioned to capture the transition of the financial sector from fiat to cryptocurrency
- A suite of products with a focus on high-quality user experience
- Multiple revenue sources on every transaction, regardless of the current price of cryptocurrency
- Fully embedded in the traditional payments space making us the default provider as merchants adopt cryptocurrency payments

The NetCents Ecosystem



Timeline of our Achievements



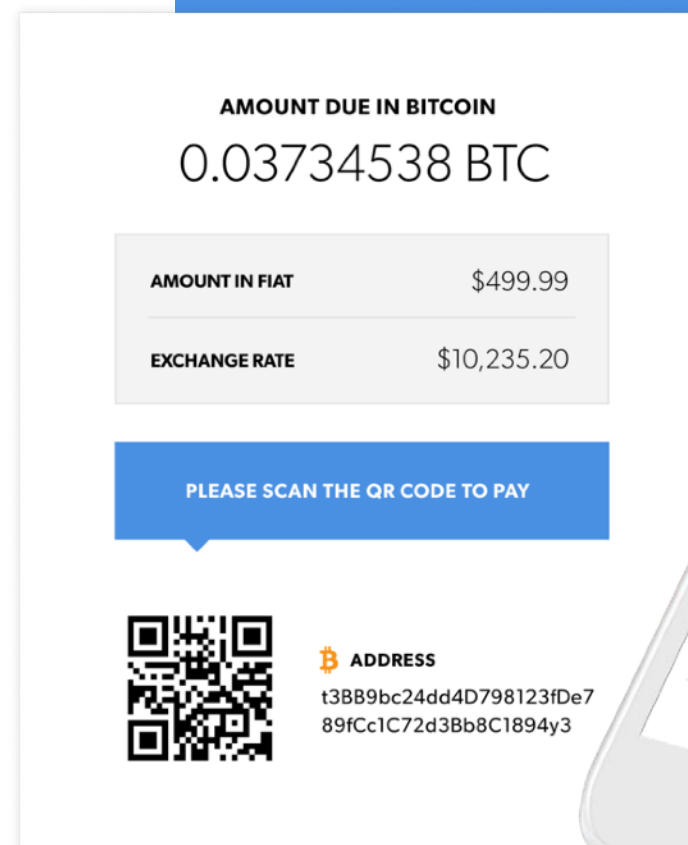
Our Solution

Customized, safe, and secure cryptocurrency payment solution.

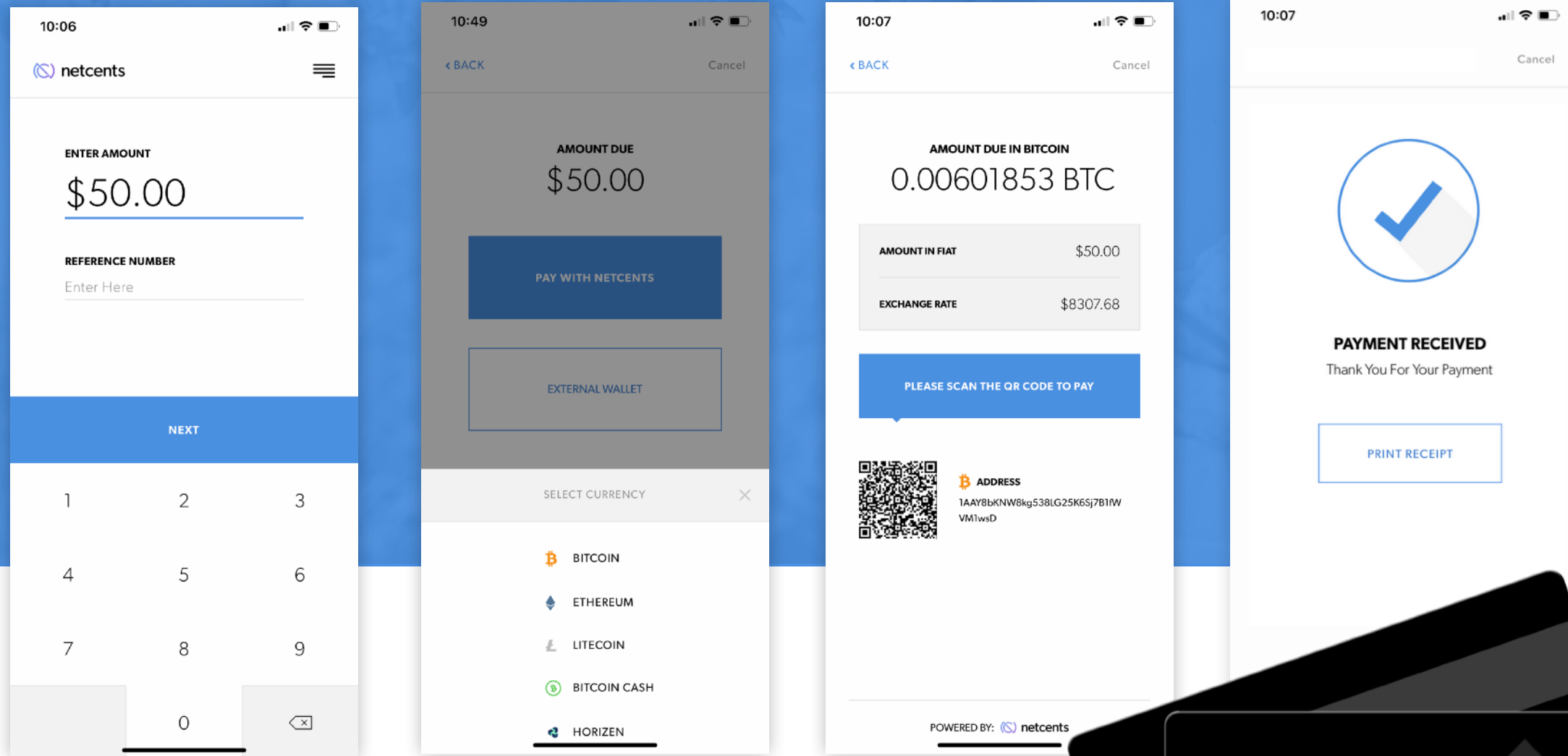
- Eliminate chargebacks and fraud
- Fully-customizable and brandable cryptocurrency payment solution
- Wallet and cryptocurrency agnostic
- Process unlimited transaction sizes and monthly volumes
- Asset Management System
- AI transaction validation
- Source of fund tracking
- eCommerce plugins and POS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

**Servicing over 55 countries
and 33 fiat currencies.**

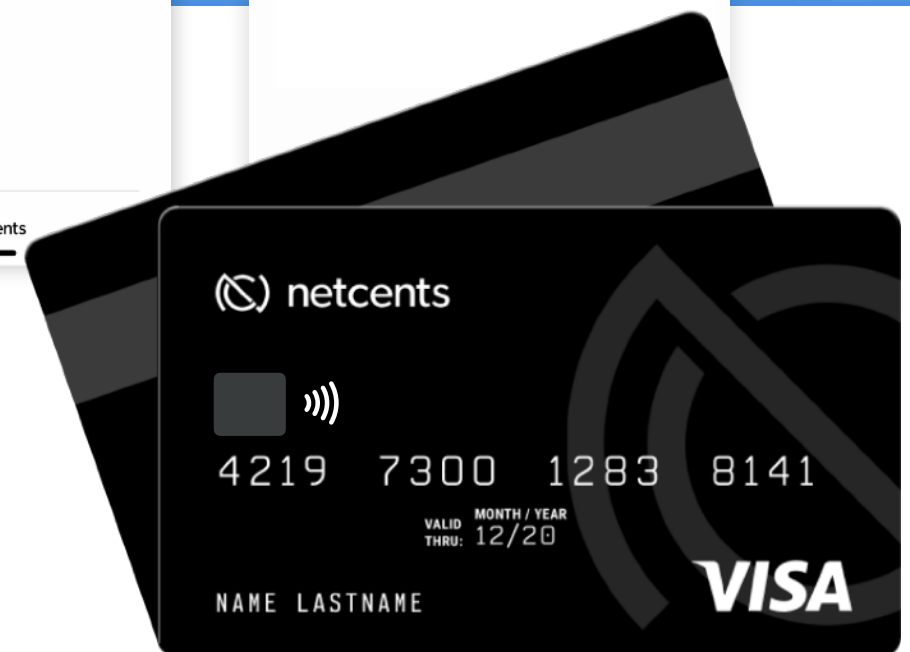
Easy integration with shopping carts, terminals, POS systems + iOS/Android devices, and API documentation.



Pay with any eWallet on your phone



**...or Tap and Go with the NetCents
Cryptocurrency Visa Credit Card**



Powering 5.6% of the Payment Industry

Through our 54 partnerships, NetCents is integrated into 5.6% of the payments industry, providing us direct access to over 7-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.**

NetCents is integrated into and is the underlying technology for every layer of the traditional payments ecosystem, including payment gateways, payment processors, ISOs, ISVs, and POS platforms and terminals to power their merchants' cryptocurrency transactions.

RETAIL

Pos Systems

- Micros | Oracle
- Bleu
- Dinerware
- NCR
- SoftPoint
- POSitouch
- Agilysis
- Brink POS
- Squirrel
- Maitre'D
- Aireus
- LinkPOS
- Focus
- XPIENT
- Aloha

Terminals

- PAX
- NEXGO | ExaDigm
- Verifone
- POYNT
- INGENICO
- Clover

Apps

- iOS
- Android

ECOMMERCE

- Hosted Payments
- WOO Commerce
- Magento
- PrestaShop
- OpenCart
- Virtuemart
- Shopware
- API

Payments Revenue Model

NetCents earns an average of 3.5% on every transaction processed



FEE STRUCTURES

Merchants Transaction Fees

- 1.99% variable fee
- \$0.05 fixed fee

Partnership Program

- Monthly minimum processing volume
- 1.99% variable fee
- \$0.05 fixed fee
- Variable revenue share model

Credit Card Program

- 50% interchange fee revenue share

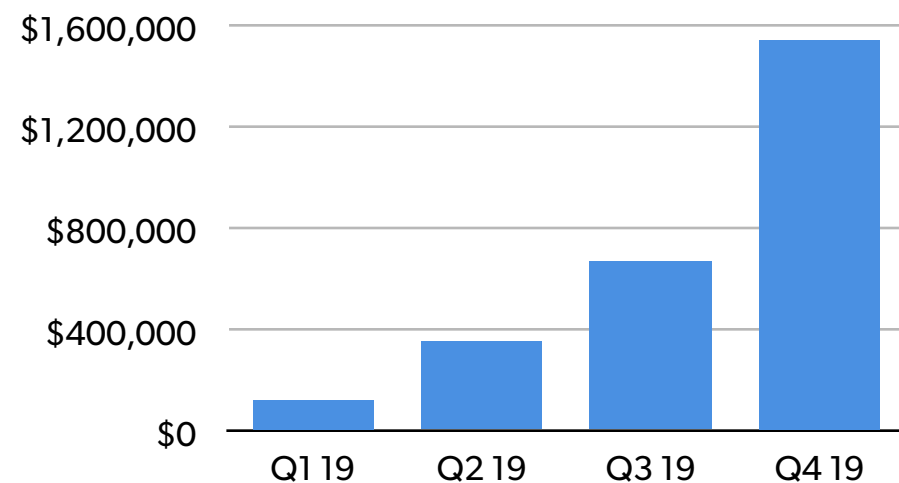
F/X Fees

F/X spot rate on all merchant, credit card, and partnership transactions

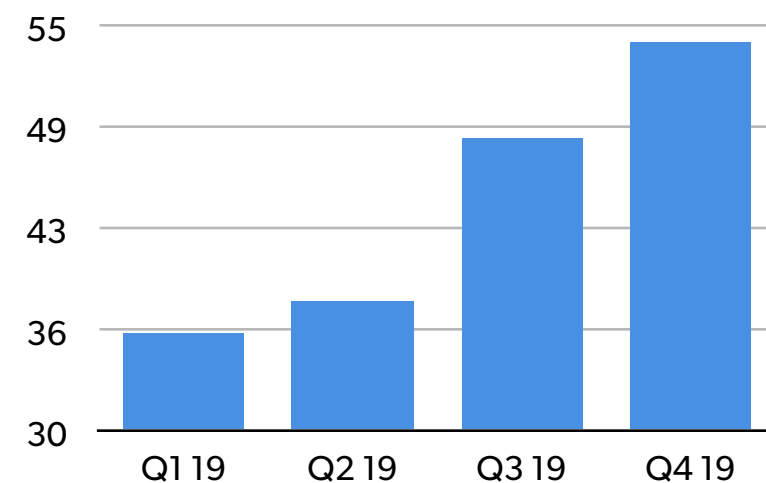
- 1 - 4 %
- Dependent upon:
 - Liquidity of the cryptocurrency being settled
 - Transaction size

2019, The Year of Rapid Growth

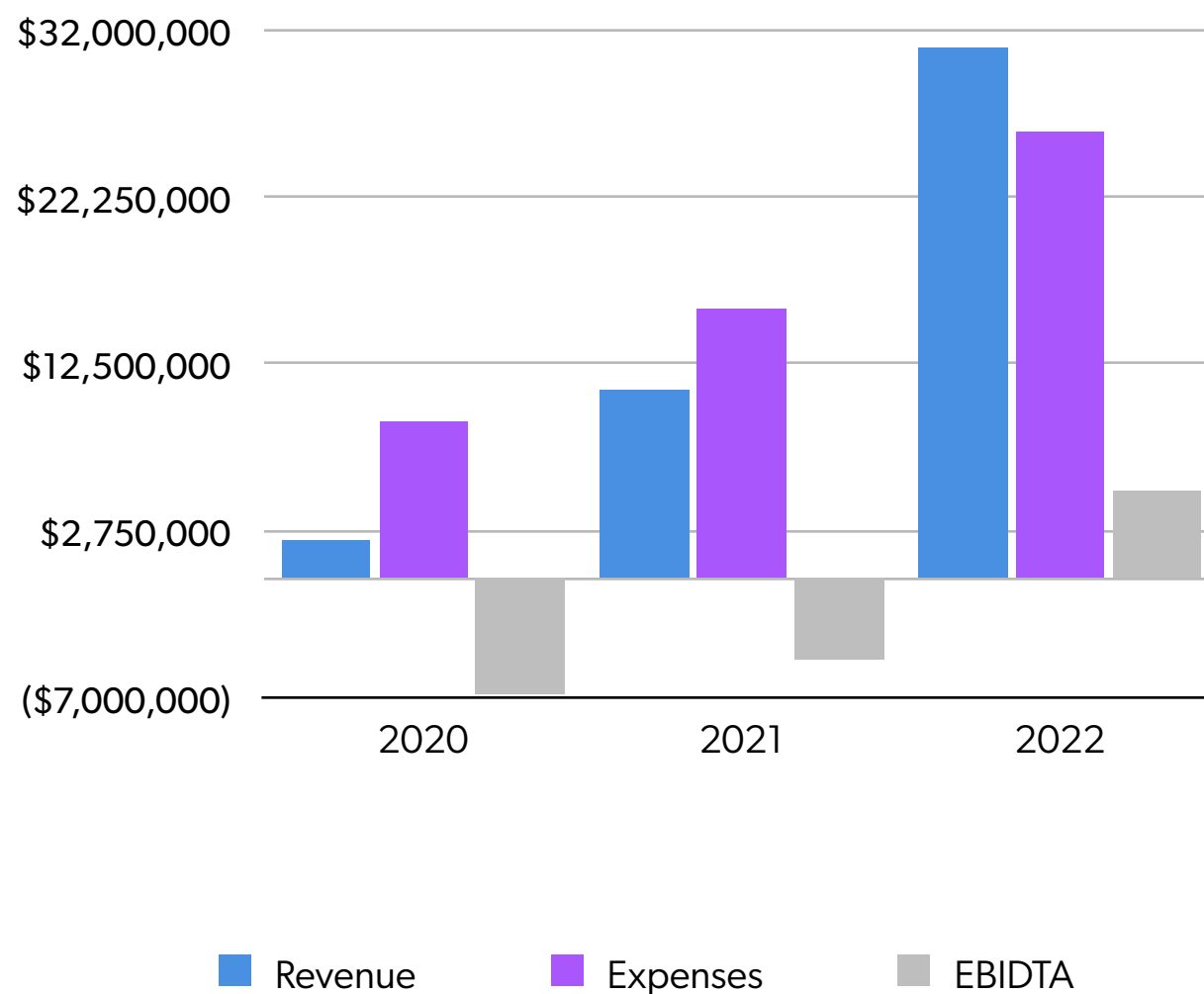
QUARTERLY PROCESSING VOLUME



SIGNED PARTNER AGREEMENTS



3-Year Projections



KEY 3-YEAR METRICS

- 4,000 processing merchants with 88% loyalty rate
- \$20,000 average merchant monthly processing volume
- 72 new partners signed
- 3.5% transaction revenue
- \$3,645 3-year average cost per merchant acquisition

KEY 3-YEAR ROI METRICS

- \$102,065 average lifetime value of a merchant
- 2,812% 3-year average merchant ROI
- 140% average annual compound growth rate

Mergers and 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.

Company Structure

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 went on to develop 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.

EXECUTIVE TEAM

Jenn Lowther
DIRECTOR & CRO

Christopher Cherry
DIRECTOR & CFO

Mehdi Mehrtash
CTO

Pat Albright
SVP STRATEGIC DEVELOPMENT

Marcus Laun
VP CORPORATE FINANCE

ADVISORS

Daniel-Carl Eigenmann
BANKING & COMPLIANCE

Nicolas Genko
TECHNOLOGY

Wang Qin
VENTURE CAPITAL

CAPITAL STRUCTURE

62.1
MILLION

SHARES ISSUED

4.9
MILLION

OPTIONS

4.2
MILLION

WARRANTS

71.2*
MILLION

FULLY DILUTED

*Insiders currently hold 41% of company shares

Market Summary > Netcents Technology Inc
CNSX: NC

0.34 CAD +0.025 (7.81%) ↑
Jan. 29, 11:35 a.m. EST · Disclaimer

1 day 5 days 1 month 6 months YTD 1 year 5 years Max



This presentation may include certain “forward-looking statements” within the meaning of applicable Canadian securities legislation. Other than statements of historical facts, all statements included in this presentation that address activities, events or developments that the Company expects or anticipates will or may occur in the future, including such things as future business strategy, competition, strengths, goals, expansion and growth of the Company’s businesses, operations, plans and other such matters are forward looking statements.

When used in this presentation, the words “estimate”, “plan”, “anticipate”, “expect”, “intend”, “believe”, “pipeline”, and similar expressions are intended to identify forward-looking statements. Forward-looking information is based in part, on assumptions that may change, thus causing actual results or anticipated events to differ materially from those expressed or implied in any forward-looking information.

Such assumptions include the stability or improvement of general economic conditions. These statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. These forward statements are made as of the date of this presentation and are expressly qualified in their entirety by this cautionary statement.

Subject to applicable securities laws, the Company does not assume any obligation to update or revise them to reflect new events or circumstances. Such factors include, among others, risks related to unavailability of financing, unfavourable market conditions and other factors. Although the Company has attempted to identify important factors that could cause actual results to differ materially, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements.

CONTACT US

Clayton Moore, Founder & CEO
claytonmoore@net-cents.com
604.638.7597

Sonja Bakgaard, Investor Relations
sonja.bakgaard@net-cents.com
604.305.2682