



WE PUT THE FUN in FINTECH

“Technology / FinTech”
Business Model



Enjoy Life's PERQS!

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This investor presentation includes certain statements, forecasts and projections provided by us and other sources believed by us to be reliable. The statements included in this investor presentation regarding our future financial position, business strategy, budgets, projected costs, goals, plans, objectives, expectations, assumptions and future events are forward-looking statements. Use of words such as “anticipate,” “expect,” “will,” “intend,” “plan,” “contemplate,” “consider,” “target,” “project,” “continue,” “ongoing,” “potential,” “predict,” “believe,” “seek,” “schedule,” “estimate,” “should,” “would,” “could,” “can,” “may” and similar expressions are intended to identify such forward-looking statements. Such forward-looking statements involve estimates, assumptions, known and unknown risks, uncertainties and other factors that could cause actual results to differ materially from any future results, performances, or achievements expressed or implied by the forward-looking statements. Our actual results of operations could differ materially from those expressed or implied by the forward-looking statements contained in this investor presentation. Consequently, you are cautioned not to place undue reliance on these forward-looking statements. The forward-looking statements made herein present our views only as of the date of this investor presentation, and we undertake no obligation to update such forward-looking statements to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events.



THE OPPORTUNITY

The **Coupon, Deals and Offers** Marketplace is ripe for change!



- Today's customer **loyalty/reward/deals/offers experience** is not unique or memorable and most importantly doesn't effectively, increase brand trial, retail sales or return customers.
- **PERQS** is uniquely positioned to have **real impact** in the marketplace by providing the incentives/offers most important to both the member and the brand via our **AI POWERED technology**.

THE BUSINESS

PERQS connects People to the Best Brands, Products and Services!

- Member/Customer **Loyalty and Reward solutions**
- Employee **Benefits and Perquisites**
- World Class Brands, **unique discounted offers/experiences**
- Wholesale **'CASH BACK' travel portal**
- **AI POWERED REAL-TIME** commerce
- Offers **redeemable anywhere** Visa/Mastercard are accepted
- **Cost effective solutions** for Brands, SMBs, Service Providers

HOW IT WORKS



Our **proprietary technology** sorts out today's "last mile challenges" with coupons, deals and exclusive offers. **PERQS' AI POWERED** coupons/deals/offers are **tokenized, traceable & redeemable** anywhere Visa and Mastercard are accepted.

- **PERQS** Club is a fresh new way to think about how to incentivize, reward and drive customer behavior.
- **PERQS** Club offers a unique breadth & depth of rewards/offers:
 - Discounts on your everyday purchases
 - Discounts on fuel and electric vehicle charging stations
 - Front row tickets to events, concerts & backstage passes
 - A private shopping spree at Bergdorf Goodman, Nordstrom, etc.
- **PERQS** Club membership offers are tied to locations anywhere Visa/Mastercard are accepted.

REAL-TIME DEALS/OFFERS




50,000+
Restaurants


150,000+
Retailers


850,000+
Travel Providers



PERQS Club “*AI POWERED* by your audience...for your audience”!

- Unbeatable **Perks and Benefits**
- Wholesale ‘**CASH BACK**’ travel portal
- **AI REAL-TIME COMMERCE** feature
- **Top Brands**, unique offers and experiences
- **Gamification** solutions for Brands, SMBs, Service Providers...

‘Rewards your daily routine with deals tailored to your lifestyle’

PERQS PROMOTIONS



GAMIFICATION FEATURE

- **PERQS' SCAVENGER HUNT** plus other interactive, time sensitive **'gamified' promotions** encourage frequent visits to the app/site as incentives change frequently. Part of our **'stickiness strategy'** campaign.
- Each daily, **fun and exciting** hunt is uniquely programmed for each member based upon our **AI POWERED technology** and **proprietary data** in each **PERQS** Club member's file.
- Featuring **unique brand incentives** to drive **customer behavior** and **boost engagement.**

THE-TECHNOLOGY



DESIGN

Our innovative **AI powered REAL-TIME Offers Platform** was designed to be turnkey, with the flexibility to accommodate the ever changing fintech landscape & quickly adapt without the need for any major technology replacement.



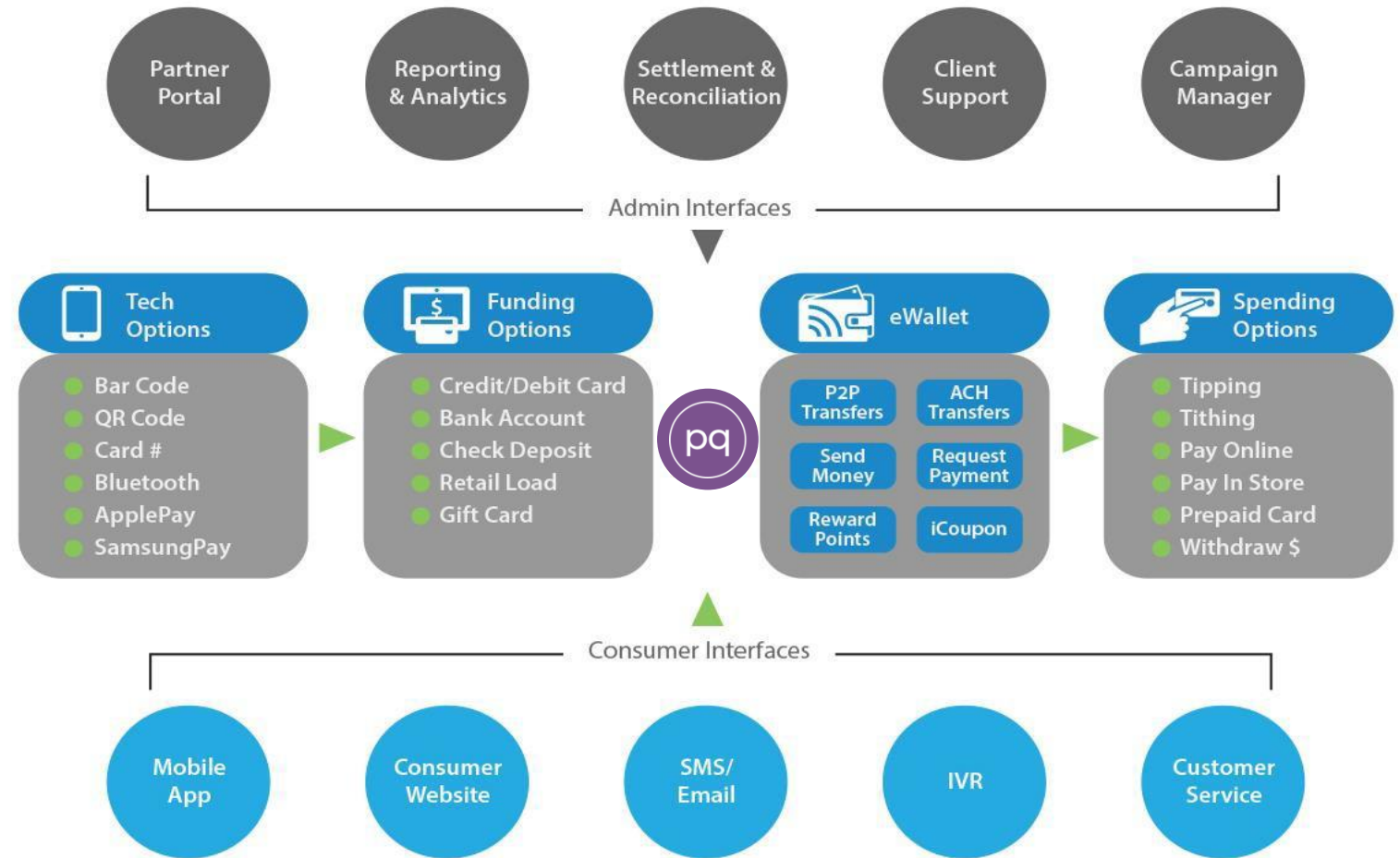
GLOBAL

Built for the global marketplace our **AI powered REAL-TIME Offers Platform** operates in many currencies and languages and serves as the foundation of our technology for years to come.



SECURE

Built to comply with all corporate, governmental and international regulations, maintaining and abiding by the strictest requirements, regulations, and security measures at all levels.

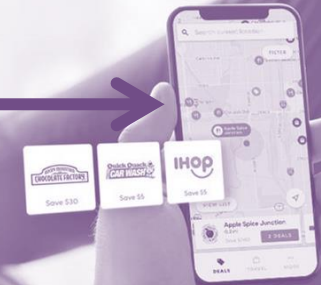


Complexity MADE **SIMPLE** by **PERQS** PLATFORM

MEMBER DEALS/OFFERS MARKETPLACE

Over **900,000 In-Store Locations** from the **Top Brands**:

- Exclusive discounts at **900,000** locations nationwide
- Up to **50% off** from America's **top brands**
- A **show-your-phone** mobile coupon/deals app →
- Marketing support & loyalty-building HTML emails
- Average **savings of 34%** per transaction
- Serving **100%** of top U.S. markets
- **Over 900** popular national brands



OUR BRAND PARTNERS

Over **900** of the *Hottest Brands!*


50,000+
Restaurants


150,000+
Retailers


850,000+
Travel Providers



Disney Parks

LIVE NATION

UNIVERSAL
PARKS & RESORTS

PAPA JOHN'S

SAMSUNG

AMC
THEATRES

KOHL'S

verizon^v

BUFFALO
WILD
WINGS

Apple

MARRIOTT

jiffy lube

Office
DEPOT

QUIZNOS

Hilton

Advance
Auto Parts

'Rewards your daily routine with deals tailored to your lifestyle'

TRAVEL PORTAL BOOKING ENGINE

We offer **CASH BACK** travel with prices **10-50% lower** than online travel sites

- White label **CASH BACK** travel booking engine
- Worldwide inventory of over **850,000** hotels and car rental providers
- Top-Rated '**Bucket List Experiences**' destinations worldwide
- VRBO, Airbnb, Inspirato and **last minute travel deals**
- **Exclusive** discounts on theme park tickets
- Online airfare booking / ticketing engine
- **24/7/365** concierge / customer service

(revenue share program available)



SOCIAL SHARING VIRAL MARKETING PLAN



The **PERQS** “*Circles of Influence*” Referral Rewards Program

- Designed for the **GIG ECONOMY**
- **Rewards** affiliates and influencers*
- **Flexible** schedule to meet your **Lifestyle**
- Earn **Serious full or part-time Income**
- Simply by getting people to **download** the **PERQS.Club** mobile app... *it's that easy!*

*     

 YouTube  TAXI  facebook 

CIRCLES OF INFLUENCE MARKETING LOOP

Viral Referral Marketing Program



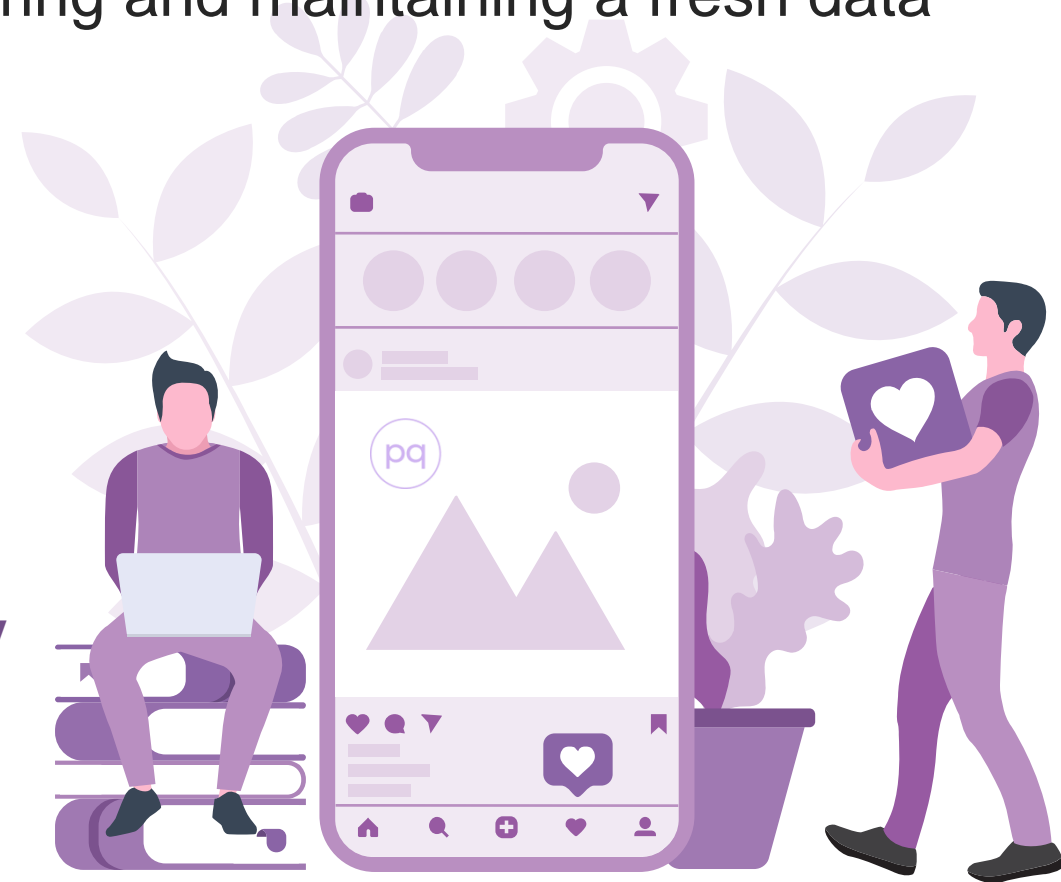
- Brand launches C2C program
- Members share with friends
- Friends act on trusted referrals
- Friends refer additional friends
- Program gets viral & begins to leverage exponential growth

Affiliates & Influencers earn income by simply getting people to download the PERQS.Club mobile app...it's that easy!

MERCHANT TRAINING PROGRAM

As our contribution to the **GIG ECONOMY...PERQS** has developed a cost savings, efficient **1099 Sales Force** for acquiring and maintaining a fresh data base of merchants, brands and deals, etc.

- Cost effective **1099 Sales Force**
- **Robust** online Training Program
- **Flexible** work schedule to meet your **lifestyle**
- Sales Reps generate commissions in **perpetuity**
- **PERQS** trains, supports and **guarantees the success of our 1099 Certified Sales Reps**



1099 SALESFORCE

VISA or MASTERCARD debit cards

Prepaid debit cards can be used as **loyalty** and **rewards in promotions** across the consumer life-cycle, from initial **awareness of your brand** to **winning back** lapsed long-time customers.

- **Cash Back** rewards up to **5%**
- Over **50 participating merchants**
- FUEL Program up to **55¢ per gallon discount***
- Discounts on Electric vehicle charging stations*
- Exclusive Grocery and Brand offers/deals*
- **PERQS** debit cards emulate a gift card



(co-branded)

*debit card essential for the FUEL PROGRAMS, GROCERIES, CPG PRODUCTS AND CHARGING STATIONS...

MEET OUR TEAM



Ray Mario
CEO Co-Founder

Scott Emig
EVP Business Development

THE A-TEAM



ZACK ELLINGTON

Vice President of Information Technology

Zack Ellington is a seasoned full-stack web developer with over 12 years of professional experience in web and app development. He has a proven track record of delivering fast, secure, and scalable web infrastructure for a variety of clients. Zack has a passion for staying up-to-date with the latest technologies and best practices in the rapidly evolving digital world. Throughout his career, Zack has worked with a wide range of clients, from small startups to large enterprises.

Zack joins PERQS, Inc. to leverage his experience to be proactive in creating solutions to meet the unique challenges of real-time commerce.



LESTER STEPTOE JR.

President Co-Founder South America operations

Marine veteran, born and raised in San Diego, California, Lester has always had a passion for international business and real estate development. Having over 20 years of experience in the industry, 15 of which have been international. Lester has become a highly sought-after consultant in the U.S. and Latin America known for his expertise in international real estate development and his ability to help businesses succeed in a challenging global market. In recent years, Lester has transitioned his focus from real estate to technology and start-ups, specifically A.I. and cryptocurrency. He has used his extensive knowledge of international business to help companies integrate these new technologies into their operations, and has become a leading digital asset consultant for multiple organizations.



PETER LUPUS

President North America operations

Peter Lupus brings more than 20 years of business experience working with organizations such as NASA, Coca-Cola, British Telecom, British Petroleum, Yahoo and many others.

Peter was the founder and CEO of Clayton Nash Real Estate which generated \$1 billion in transactional sales in its first year.

Peter brings years of experience in senior management in both the public and private sectors. His contributions and management skills will prove to be of great benefit to PERQS, Inc.

ADVISORY BOARD



KENNETH DOUGLAS

Advisor

Kenny is a trusted advisor and leader, sought out to expand and scale companies in turnaround, start-up and expansion situations. He has been a proven entrepreneur encompassing Technology, FinTech, PayFac, Payments and Blockchain companies in the US and abroad with over three decades of successful Business and Partnership Development & Relationship Management within Financial Institutions, Acquiring Banks/Processors, FinTech/PayFac, Fortune 500 companies, IT Service and Technical Sales organizations. Kenny brings a wealth of extensive operational experience with developing and managing Partner relationships, Strategic Business planning, Major Account Management and M&A due diligence.

Key Industry Expertise:

IT and Managed Services • Computer Software / Hardware • Credit Card and Financial Services • Integration • Internet and eCommerce • Mobile Payments • FinTech • PayFac • Blockchain



SHYLESH KRISHNAN

Advisor

ThoughtFocus co-founder and Executive Vice President, Shylesh also leads the company's sales division as CRO. His broad industry expertise has driven the company's expansion into new geographies across an impressive list of fortune 100 clients. Over the last 30 years, numerous clients have benefitted from Shylesh's rich technical and business experience. He has been instrumental in helping companies transform their business models and re-engineer processes, leveraging innovative technology and offshore business process outsourcing.

Shylesh co-founded TF Payments to fill a market need for an effective payment processing platform that could be used across diverse industries. He also co-founded Renew Information Systems to bring integrated educational software to schools and colleges. Before ThoughtFocus, Shylesh held senior management roles at Digital Equipment Corporation, Compaq, and HCL.



WILLIAM BEATY

Advisor

William has over three decades of experience in the FinTech, Payments and Merchant Processing industries. William has successfully built and sold several major payment companies over his long career. He has held positions from business development to CEO, with Payment Resources International (PRI), Trans First and Meritus Payment Systems which was sold to Optimal Payments for over 200 million dollars.

William has generated billions of dollars' worth of transactional volume in merchant transactions and brings tremendous resources and value to PERQS, Inc.

FINANCIAL FORECAST

DETAILED QUARTERLY FINANCIAL PROJECTIONS				
	Q1	Q2	Q3	Q4
Promoter Pak (BIB)	\$ -	\$ 217,332	\$ 763,227	\$ 2,680,308
Perqs.Club Plus subscription	\$ -	\$ 20,949	\$ 133,361	\$ 714,103
Perqs.Club VIP subscription	\$ -	\$ 73,637	\$ 468,773	\$ 2,510,127
Perqs.Club Elite subscription	\$ -	\$ 70,163	\$ 446,658	\$ 2,391,708
Perqs.Club Privileged subscription	\$ -	\$ -	\$ -	\$ -
Promoter (IBO) marketing app & tools (monthly fees)	\$ -	\$ 34,692	\$ 121,831	\$ 427,849
Debit Card Revenue	\$ -	\$ 471,873	\$ 1,002,108	\$ 1,891,236
White Label Clients Revenue	\$ -	\$ 450,000	\$ 900,000	\$ 1,350,000
Misc App revenues	\$ -	\$ -	\$ -	\$ -
Merchant Training Program	\$ -	\$ -	\$ 217,115	\$ 762,466
Total Sales and Revenue	\$ -	\$ 1,338,644	\$ 4,053,074	\$ 12,727,797
Expenses	\$ 636,745	\$ 1,271,791	\$ 3,051,393	\$ 9,235,033
EBITDA 22%	\$ (636,745)	\$ 66,853	\$ 1,001,680	\$ 3,492,764

THE INVESTMENT

\$1.5 Million Convertible Note Offering

Term: 24 months - principal & accrued interest paid back from cashflow at maturity or sooner from a qualified equity offering of \$10 million or more.

Interest: 10% annually.

Warrant: 100% warrant coverage – right to purchase stock in qualified offering at same strike price as equity investors equal to amount of Convertible Notes purchased.

Conversion: right to convert principal & interest into common stock at a 10% discount of qualified equity offering price.

Use Of Funds:

- License direct sales platform
- Complete Mobile App build-out
- Fintech, Loyalty/Rewards platform
- Affiliate/Influencer marketing dashboard
- Initial PR and marketing campaign
- Legal for patents, trademarks, direct sales
- Points and deal/offer data contracts
- Ongoing business development
- Working capital, facilities and related

Proforma CAP Table:

	As Converted	
	Post-Qualified Investment	
	Shares	Ownership
Mgmt./Officers/Directors:	5,400,000	53.60%
Others:	1,500,000	14.89%
<u>Shares for Financings:</u>		
Convertible Note Warrants	500,000	4.96%
Convertible Note Conversions	550,000	5.46%
Qualified Financing Equity Investors (\$10M)	2,000,000	19.85%
Investment Banking Warrants	50,000	1.23%
Totals	10,000,000	100.00%

CONCLUSION

PERQS has assembled a team of seasoned executives capable of executing the business plan. Collectively they bring many years of experience in both the public and private sectors. The company is well positioned to take full advantage of the Fintech revolution currently under way and bring value to its shareholders and customers...



- **INNOVATIVE PLATFORM**
- **MULTIPLE VIRAL MARKETING CAMPAIGNS**
- **LOW COST OF CUSTOMER ACQUISITION**
- **INTELLECTUAL PROPERTY**
- **EXPERIENCED MANAGEMENT TEAM**
- **GREAT ACQUISITION CANDIDATE**
- **MULTIPLE EXIT OPPORTUNITIES**



perqs

CONTACT US

We look forward to a long and prosperous business relationship together...

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ray@perqs.club



THANKS



ENJOY LIFES PERQS!

