

KUBERA



*Consumer-Controlled Commerce
(CCC)*

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The Kubera Blue Ocean Opportunity

Powerful, new **and** patented **technologies for a**
\$700 billion industry!

INTRODUCTION



The Kubera Network is not only a closed loop system, but is acquirer agnostic and can be integrated into any POS, shopping cart, or website.

Kubera makes cards work differently,
which greatly simplifies a purchase and makes the transaction **fraud-proof**.

Besides being fraud-proof, Kubera delivers powerful, patented features you won't find anywhere else.



THE
PUSH SALE



ANYWHERE
COMMERCE



ONE-TOUCH
PURCHASE



UNMATCHED
PRIVACY

THE PROBLEM WITH CARD PAYMENTS

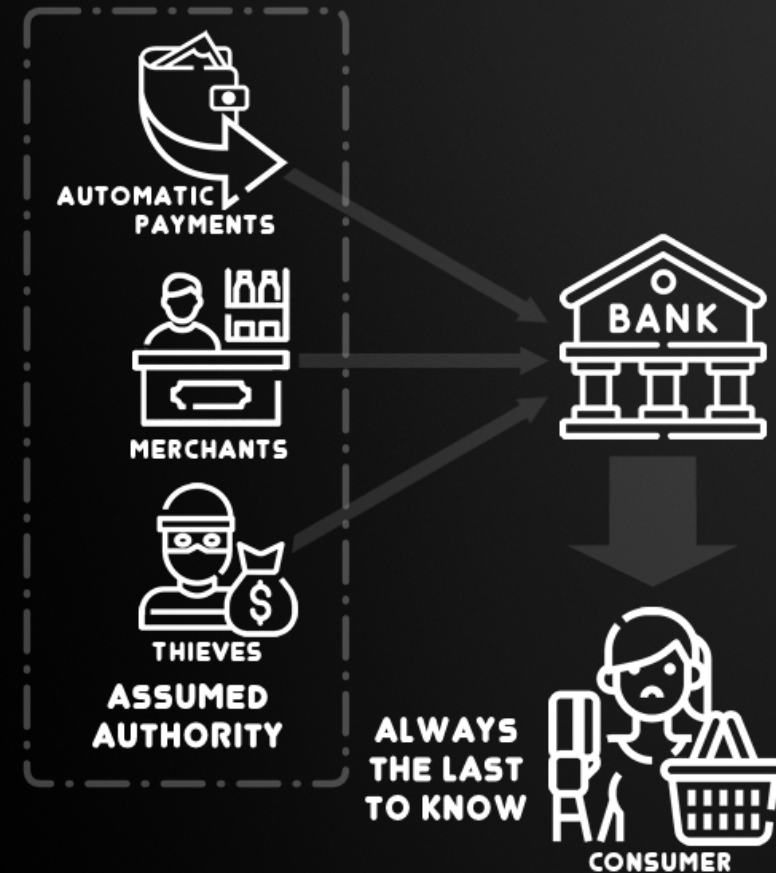


Assumed Authority

When a payment request is received by a bank, the bank assumes the merchant has the consumer's approval.

Every request for payment looks the same to the bank, which explains why there is over 30 billion in fraud annually. It seems rather incredulous that banks act on so flimsy authority.

A 120 year old process



The consumer is not a part of the transaction.

THE SOLUTION

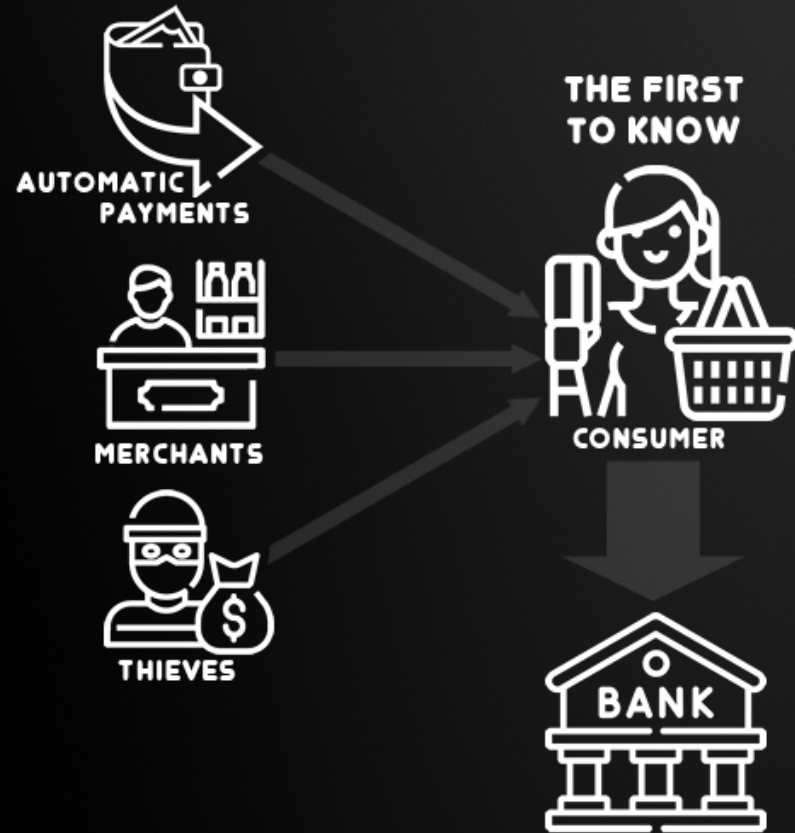


Direct Authority

Every request for payment is presented to the consumer first, who then tells their bank to pay the merchant.

Merchants no longer have any liability in accepting cards and removes all charge backs related to transaction fraud.

Patented Technology



Consumer-Controlled Commerce places the consumer in the heart of the transaction. This is the end of transaction fraud!

POWERFUL FEATURES



The **PUSH SALE**

No more reading card numbers over the phone.

The consumer provides the merchant with their phone number, and the merchant sends an offer to the consumer.

If the consumer accepts, funds are transferred to the merchant.



Merchants no longer have any liability associated with full card numbers and other personal data lying around. They never see any consumer sensitive data, period.

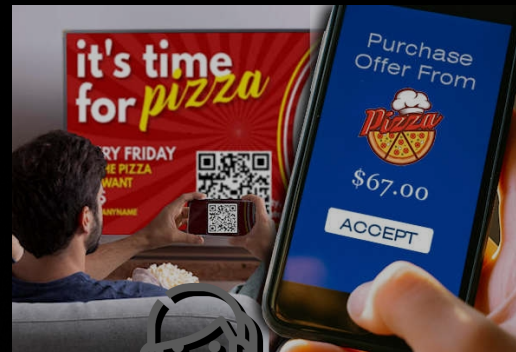
POWERFUL FEATURES



COMMERCE ANYWHERE

Allows consumers to make a purchase anywhere. Being in a store is no longer required.

A consumer just scans a Commerce Anywhere QR code which sends transaction information to their bank and the bank sends the merchant funds.



Merchant



Consumer

Approval Sent



Funds Transferred

Merchants can turn their advertising into a point-of-sale, effectively expanding their locations to millions of stores. This also means there are no more sales funnels or click-through stats.



ADS



TELEVISION



COLLATERAL



EVENTS



EMAIL



OUTDOOR



PRINT



SOCIAL MEDIA



TEXT MESSAGE

The possibilities are endless!

POWERFUL FEATURES



ONE-TOUCH PURCHASE

Since the merchant is no longer representing you in a transaction, there is no reason to fill out one more dang form!

Whether it's a single product purchase or a whole cart full, the checkout consists of a single click -done!



The Impulse Buy

As a merchant, capturing the impulse buy is the golden fleece, but an impulse buy where a customer has to complete a form is about as impulse as a Bar Exam.

Since merchants no longer have to see card details, all a customer has to do is click "Accept." Now that's impulse!

POWERFUL FEATURES



UNMATCHED PRIVACY

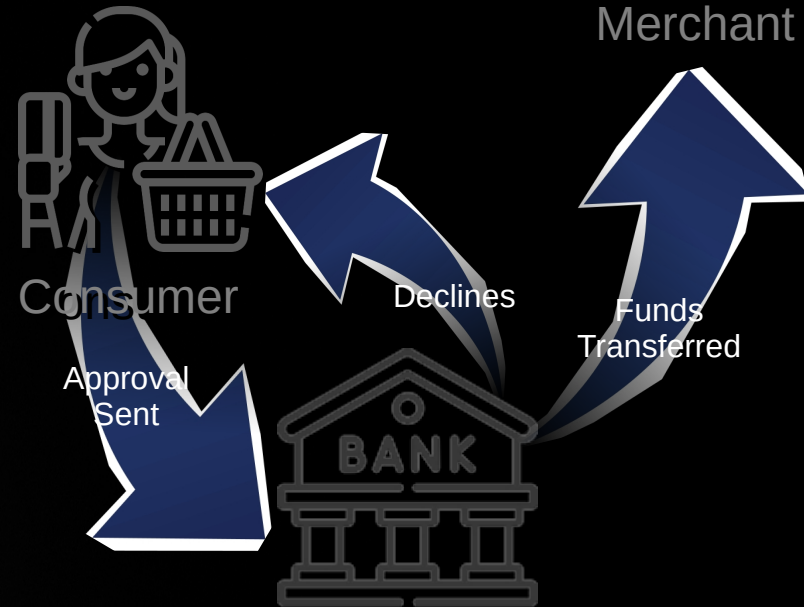
On the Kubera Network, sensitive data is not passed around like the current networks do. Consumers communicate directly with their bank.

Sharing personal information with a merchant should be something consumers choose to, not be forced to do.

Since merchants no longer see card data, they no longer have any data liability. This also means they no longer have to worry about being PCI compliant.



Merchant



Our Right To Privacy

It's happened to us all; a cashier publicly announcing our card has been declined. How is this any of the merchant's business?

On the Kubera Network, card declines are only sent to the consumer, not to the merchant. The consumer can then privately select a different card or just decline to purchase and walk away with ego intact.

POWERFUL FEATURES



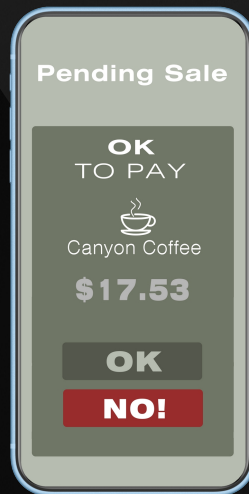
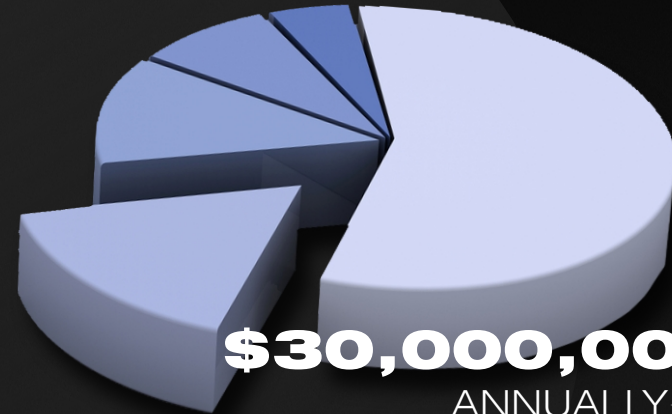
FRAUD-PROOF Transactions

How can we be so confident?

If no card data is transferred between the consumer and merchant, there is nothing to steal.

The vast majority of card fraud occurs at the merchant level

Consumers don't have to give up any personal information if they choose not to



The **consumer** personally approves every transaction.

The **merchant** never sees card data.

The **transaction** occurs between the consumer and their bank.

The **bank** is able to process the transaction the same way they do now, no special network or tech required.

MARKET ANALYSIS



91%

make online purchases with their phone.⁵

What would a technology be worth that enables an off line purchase to be as convenient and simple as online?

Kubera does that.



E-commerce is still growing!

Sales expected to be over **8 trillion** by 2026, accounting for 24% of all retail sales.¹

Abandoned carts plague the industry. **70%** due to lack of trust and complicated checkout processes.²

Social Commerce

Social commerce expected to climb to **3 trillion** by 2026.²

55% of people aged 18-24 purchase on social media.³

49% of purchases on social media are due to an influencer's suggestion.⁴

OVER **30 billion** lost to e-commerce fraud in 2023.⁶

Kubera capitalizes on every trend and fixes the industry's biggest problems.

In addition, it provides improved privacy and convenience for both on and off line commerce.

How much would these numbers change using the **Kubera Network?**

MARKETING STRATEGY



A four-pronged approach fueled by **AI**.

AI is already identifying for us quality sales managers and other support staff.

AI target identification and lead sourcing



Identify industries and merchants that will benefit most



GLOBAL SALES TEAMS



On-Boarding MERCHANTS

Influencer podcasts



PODCAST

Early adopters and influencers



EMAIL



SOCIAL MEDIA



TEXT MESSAGE

Traditional channels



MERCHANT MEDIA KITS



POST SALE EMAIL



SHOPPING CART INTEGRATIONS



CONFERENCES



IN-STORE SIGNAGE



PARTNERSHIPS



INDUSTRY PRINT

Merchant's customers



On-Boarding CONSUMERS

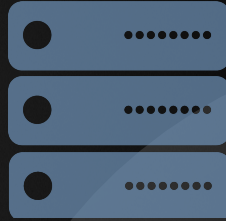
Messaging and creative strategies have already been field-tested and fine-tuned.

INDUSTRY INTEGRATION



The technology is market-ready with a

PCI LEVEL 1
certification
and listed as a
VISA
CERTIFIED
service provider



Hosted at
amazon
web services™
with offshore backup and redundancy



Prototype approved on



Processor Agnostic
OPEN API ABLE TO CONNECT TO ANY PLATFORM



INVESTMENT & BUSINESS MODEL



PREFERRED

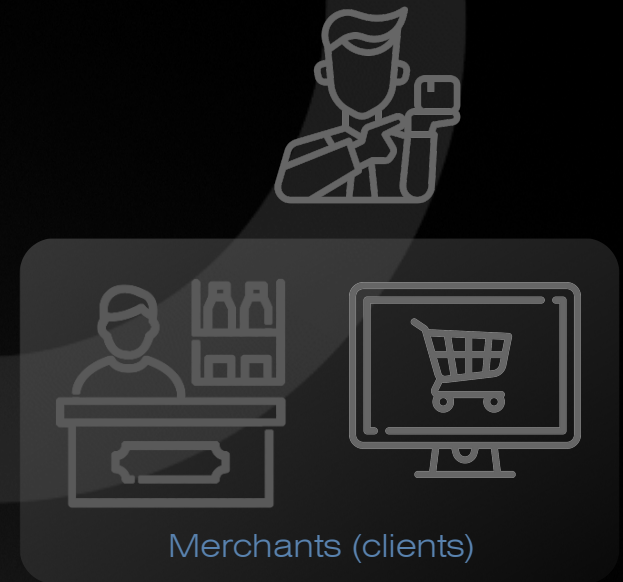
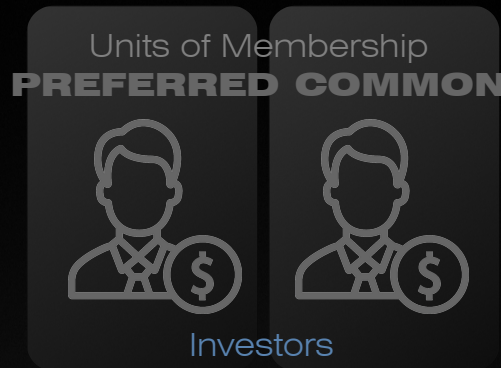
Membership Units share in basis point revenues on every authorization.

COMMON

Membership Units share in every aspect of the firm, including revenues regardless of the source.



Strategically placed global locations



One Membership Unit = \$5,000

FORECAST

Minimum Capital Raise



Growth is focused on quality over quantity thereby retaining clients long term.

A certain amount of client churn is expected, however, due to our proprietary technology, we will not have any direct competition it for 20 years.

RETURNS

Year 1
Year 2
Year 3
Year 4
Year 5

Timed Return
Repurchase Price*
Less Original Investment

Total Return
Total ROI
Annualized Return
Annualized ROI

SEE NOTE BELOW

RETURNS

Year 1
Year 2
Year 3
Year 4
Year 5

Total Capital Account Increase
Less Original Investment

Value of Capital Account
Total ROI
Annualized Return
Annualized ROI

PREFERRED

Participate in basis point revenue only with no interest in other company revenues including monthly fees, new programs and product releases.

COMMON

Involved in every aspect of the firm as it grows to include all revenues regardless of the source. Therefore, ROI projections are confined to products and programs currently ready for market.

Preferred Units of Membership - Minimum Capital Raise

	Holding 1 Yr	Holding 2 Yrs	Holding 3 Yrs	Holding 4 Yrs	Holding 5 Yrs
	1	2	3	4	5
	\$ 175.04	\$ 175.04	\$ 175.04	\$ 175.04	\$ 175.04
		\$ 1,232.60	\$ 1,232.60	\$ 1,232.60	\$ 1,232.60
			\$ 3,347.74	\$ 3,347.74	\$ 3,347.74
				\$ 6,520.43	\$ 6,520.43
					\$ 10,750.70
Timed Return	\$ 175.04	\$ 1,407.64	\$ 4,755.38	\$ 11,275.81	\$ 22,026.51
Repurchase Price*	\$ 5,175.04	\$ 6,407.64	\$ 9,755.38	\$ 16,275.81	\$ 27,026.51
Less Original Investment	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Total Return	\$ 350.07	\$ 2,815.28	\$ 9,510.75	\$ 22,551.62	\$ 44,053.01
Total ROI	7.0015%	56.3056%	190.2150%	451.0323%	881.0602%
Annualized Return	\$ 350.07	\$ 1,407.64	\$ 3,170.25	\$ 5,637.90	\$ 8,810.60
Annualized ROI	7.0015%	28.1528%	63.4050%	112.7581%	176.2120%

Common Units of Membership

	Holding 1 Yr	Holding 2 Yrs	Holding 3 Yrs	Holding 4 Yrs	Holding 5 Yrs
	1	2	3	4	5
	\$ (534.61)	\$ (534.61)	\$ (534.61)	\$ (534.61)	\$ (534.61)
		\$ 1,876.62	\$ 1,876.62	\$ 1,876.62	\$ 1,876.62
			\$ 7,802.26	\$ 7,802.26	\$ 7,802.26
				\$ 17,242.30	\$ 17,242.30
					\$ 30,196.74
Total Capital Account Increase	\$ (534.61)	\$ 1,342.02	\$ 9,144.28	\$ 26,386.57	\$ 56,583.31
Less Original Investment	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Value of Capital Account	\$ 4,465.39	\$ 6,342.02	\$ 14,144.28	\$ 31,386.57	\$ 61,583.31
Total ROI	-10.6921%	42.0259%	123.0248%	121.9030%	96.2091%
Annualized Return	\$ (534.61)	\$ 671.01	\$ 3,048.09	\$ 6,596.64	\$ 11,316.66
Annualized ROI	-10.6921%	13.4202%	60.9618%	131.9329%	226.3333%

* Repurchased by company

NOTE: Both tables assume a minimum holding period of 1 year. Each sale will be bid separately, but customarily represent a P/E ratio of the current market. Table represents a P/E ratio below 19.0924.

FORECAST

Full Capital Raise



Projections are confined to programs and products currently ready for market and take into account filling the offering of \$25,000,000.

SEE NOTE BELOW

RETURNS

Year 1
Year 2
Year 3
Year 4
Year 5

Timed Return
Repurchase Price*
Less Original Investment

Total Return
Total ROI
Annualized Return
Annualized ROI

Total Capital Account Increase
Less Original Investment

Value of Capital Account
Total ROI
Annualized Return
Annualized ROI

PREFERRED

Participate in basis point revenue only with no interest in other company revenues including monthly fees, new programs and product releases.

COMMON

Involved in every aspect of the firm as it grows to include all revenues regardless of the source. Therefore, ROI projections are confined to products and programs currently ready for market.

Preferred Units of Membership - Minimum Capital Raise								
Holding 1 Yr	Holding 2 Yrs		Holding 3 Yrs		Holding 4 Yrs		Holding 5 Yrs	
1	2		3		4		5	
\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22
	\$ 552.99	\$ 552.99	\$ 552.99	\$ 552.99	\$ 552.99	\$ 552.99	\$ 552.99	\$ 552.99
		\$ 1,504.80	\$ 1,504.80	\$ 1,504.80	\$ 1,504.80	\$ 1,504.80	\$ 1,504.80	\$ 1,504.80
			\$ 2,932.51	\$ 2,932.51	\$ 2,932.51	\$ 2,932.51	\$ 2,932.51	\$ 2,932.51
				\$ 4,836.13	\$ 4,836.13	\$ 4,836.13	\$ 4,836.13	\$ 4,836.13
\$ 77.22	\$ 630.21	\$ 630.21	\$ 2,135.01	\$ 2,135.01	\$ 5,067.52	\$ 5,067.52	\$ 9,903.65	\$ 9,903.65
\$ 5,077.22	\$ 5,630.21	\$ 5,630.21	\$ 7,135.01	\$ 7,135.01	\$ 10,067.52	\$ 10,067.52	\$ 14,903.65	\$ 14,903.65
\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
\$ 154.45	\$ 1,260.42	\$ 1,260.42	\$ 4,270.01	\$ 4,270.01	\$ 10,135.04	\$ 10,135.04	\$ 19,807.30	\$ 19,807.30
3.0889%	25.2084%	25.2084%	85.4003%	85.4003%	202.7007%	202.7007%	396.1459%	396.1459%
\$ 154.45	\$ 630.21	\$ 630.21	\$ 1,423.34	\$ 1,423.34	\$ 2,533.76	\$ 2,533.76	\$ 3,961.46	\$ 3,961.46
3.0889%	12.6042%	12.6042%	28.4668%	28.4668%	50.6752%	50.6752%	79.2292%	79.2292%

Common Units of Membership								
Holding 1 Yr	Holding 2 Yrs		Holding 3 Yrs		Holding 4 Yrs		Holding 5 Yrs	
1	2		3		4		5	
\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)
	\$ 912.43	\$ 912.43	\$ 912.43	\$ 912.43	\$ 912.43	\$ 912.43	\$ 912.43	\$ 912.43
		\$ 3,282.68	\$ 3,282.68	\$ 3,282.68	\$ 3,282.68	\$ 3,282.68	\$ 3,282.68	\$ 3,282.68
			\$ 7,058.70	\$ 7,058.70	\$ 7,058.70	\$ 7,058.70	\$ 7,058.70	\$ 7,058.70
				\$ 12,240.48	\$ 12,240.48	\$ 12,240.48	\$ 12,240.48	\$ 12,240.48
\$ (51.71)	\$ 860.72	\$ 860.72	\$ 4,143.40	\$ 4,143.40	\$ 11,202.10	\$ 11,202.10	\$ 23,442.58	\$ 23,442.58
\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
\$ 4,948.29	\$ 5,860.72	\$ 5,860.72	\$ 9,143.40	\$ 9,143.40	\$ 16,202.10	\$ 16,202.10	\$ 28,442.58	\$ 28,442.58
-1.0342%	18.4393%	18.4393%	56.0116%	56.0116%	77.1999%	77.1999%	75.5487%	75.5487%
\$ (51.71)	\$ 430.36	\$ 430.36	\$ 1,381.13	\$ 1,381.13	\$ 2,800.53	\$ 2,800.53	\$ 4,688.52	\$ 4,688.52
-1.0342%	8.6072%	8.6072%	27.6227%	27.6227%	56.0105%	56.0105%	93.7703%	93.7703%

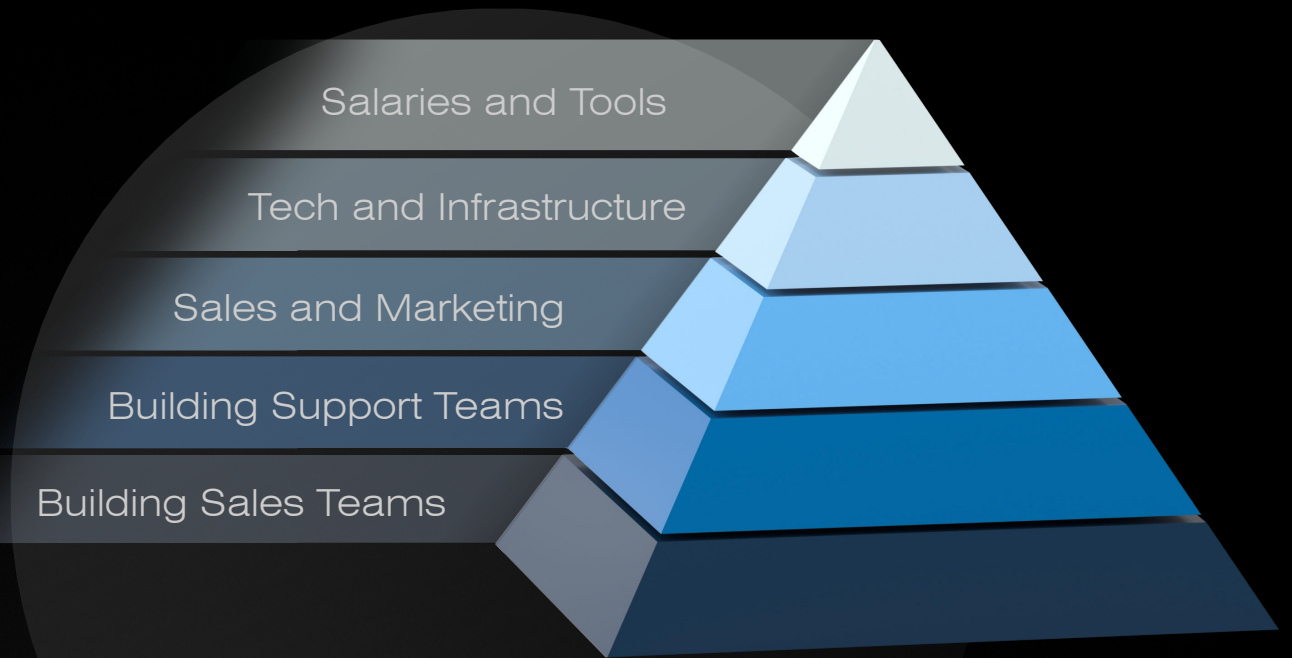
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NOTE: Both tables assume a minimum holding period of 1 year. Each sale will be bid separately, but customarily represent a P/E ratio of the current market. Table represents a P/E ratio below 19.0924.

USE OF FUNDS



Since core programming and field testing has been completed, the majority of investment funds will be spent on infrastructure, sales, support teams, marketing and advertising.



EXECUTIVE TEAM



Seasoned,
Experienced,
battle-hardened,
been there,
done that

CEO



Benjamin Cvetkovich

Fintech industry expert and a registered ISO for U.S. Bank/Elavon and Wells Fargo/TSYS. Over 12 years experience in the payments industry. A Certified Investment and Derivatives Auditor (CIDA) with extensive experience in underwriting, risk management, consulting and managing multiple businesses at the CEO level.

COO



Sandy Wiegars

Operational anchor of multiple companies at the COO level with over 30 years experience implementing core company operations, supporting such regional giants as DirectTV and Cochlear Americas. Over 20 years experience in marketing data science with nearly the same amount of volunteer hours with non-profits and educational inst.

CTO



Greg Meyers

Dot com veteran with thirty-five years in the technical, and marketing space with deep start-up and business strategy experience. Twenty years consulting servicing such clients as: HP, Volkswagen, Smithsonian Institute, United Health Care, Compaq, 3M, Plantronics, AAA, Microsoft and dozens of successful start-ups.



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