



REVOLUPAY

RevoluPAY Countries May 2020

RevoluPAY Active Markets

May 2020

Welcome to the RevoluPAY active country presentation. The RevoluPAY e-wallet can be loaded from **any country worldwide** and, beneficiaries can achieve disbursement (cash-out) by varied means via: bank accounts, ATM (Requires RevoluPAY Visa Card), cash-collection or app-to-app transfers in any of the 126 listed countries and territories. From time to time we will release updated versions of this list to reflect those countries where RevoluPAY can be used to both pay and receive e-wallet funds, instantly.



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RevoluPAY - Bringing loved ones closer and, opening a world of discounts and opportunities.



RevoluPAY – Taking your money there - Instantly

RevoluPAY E-Wallet

Sender : Add money from anywhere

Beneficiary : Cash in 126 countries



Cash-In
Add money to
RevoluPAY e-
Wallet in
Seconds



Transfer
Transfer from
one e-Wallet to
another in
Seconds



Cash-Out
Transfer money
from e-Wallet to
a bank account
in 126 countries,
collect cash or
transfer to
RevoluPAY Visa



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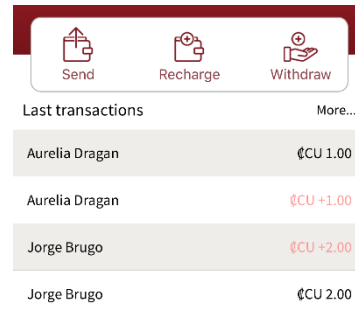


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Michael left Romania and now works in the UK

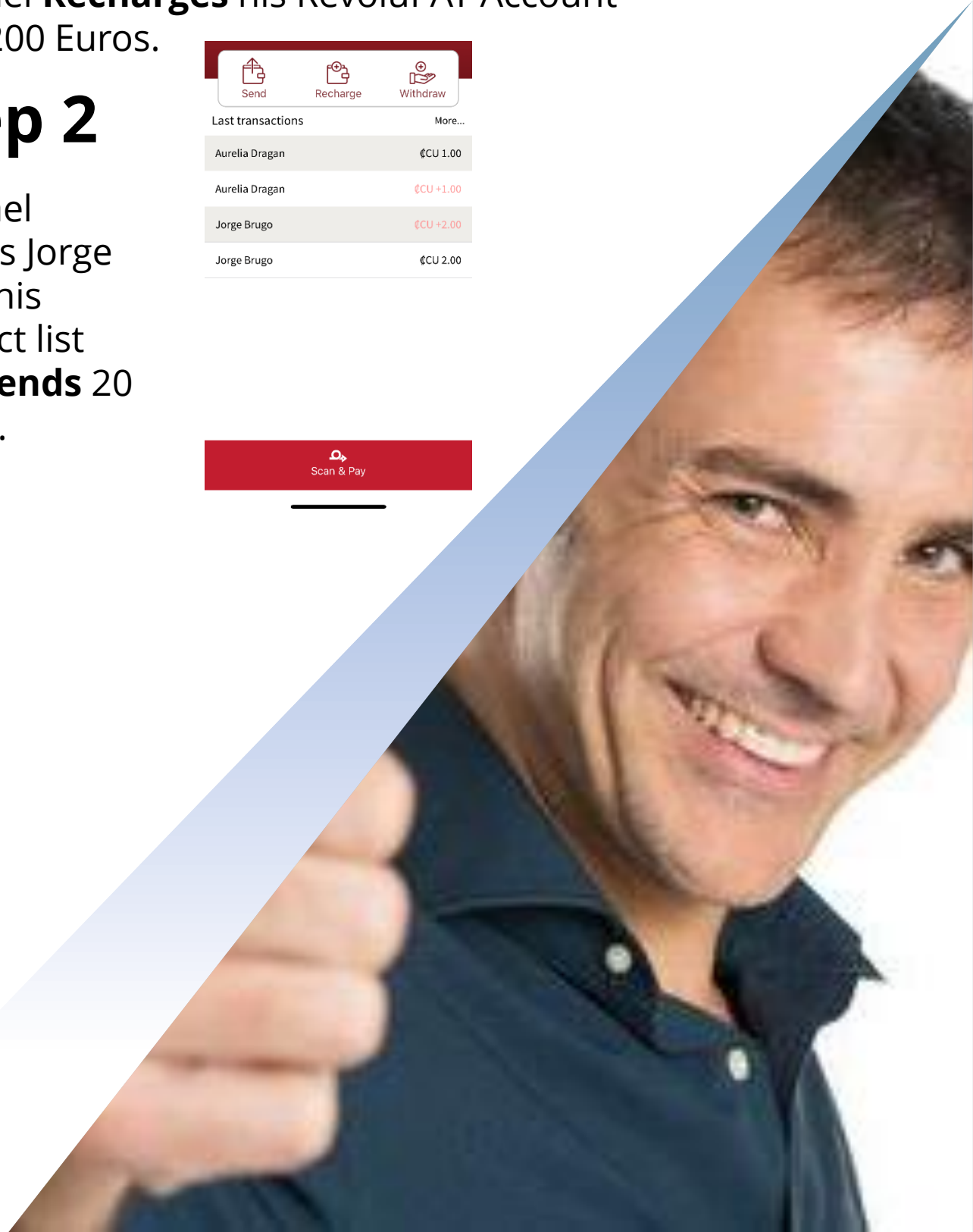
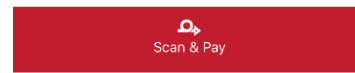
Step 1

Michael **Recharges** his RevoluPAY Account with 200 Euros.



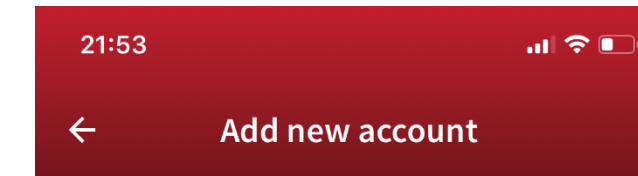
Step 2

Michael selects Jorge from his contact list and **Sends** 20 Euros.



Step 1

Jorge instantly receives advice of the incoming money from Michael.



FIRST NAME
John

LAST NAME
Doe

ALIAS
Banca Transilvania

ACCOUNT NUMBER
RU5679087552146788ET

SWIFT
BTUHXXX

Step 2

Jorge taps **withdraw** and adds his bank IBAN number and Swift.

Step 3

Jorge receives the funds in his bank account.



Michael's brother Jorge still lives in Romania

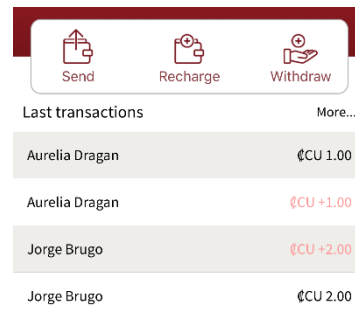


REVOLUPAY

Michael left Romania and now works in the UK

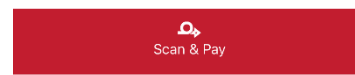
Step 1

Michael **Recharges** his RevoluPAY Account with 200 Euros.



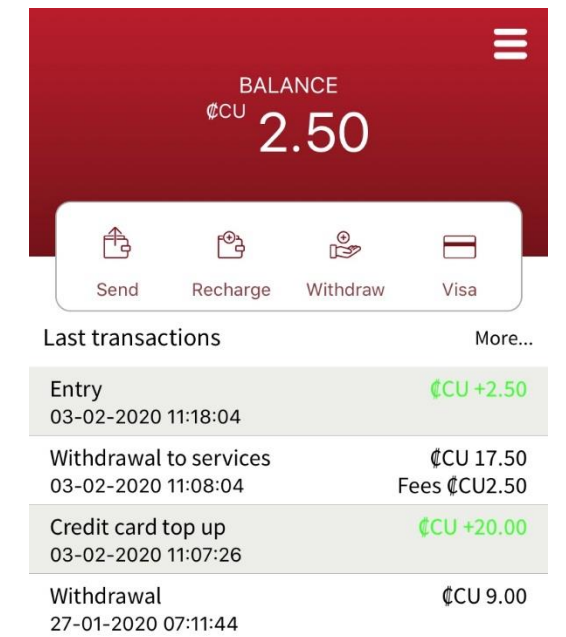
Step 2

Michael selects Jorge from his contact list and **Sends** 20 Euros.



Step 1

Jorge instantly receives advice of the incoming money from Michael.

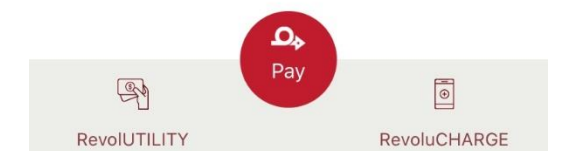


Step 2

Jorge taps **Visa** and Transfers funds in App to his RevoluPAY Visa.

Step 3

Jorge spends the money at any location accepting Visa or visits an ATM.



Michael's brother Jorge still lives in Romania





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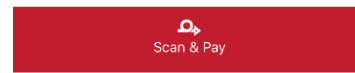
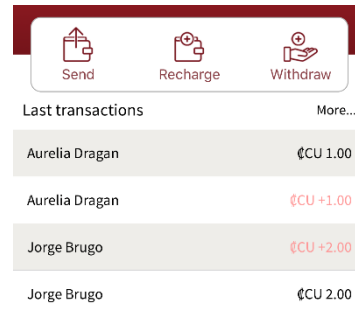
Jose left Argentina and now works in the USA

Step 1

Jose **Recharges** his RevoluPAY Account with \$200.

Step 2

Jose selects Miguel from his contact list and **Sends** \$100.



Step 1

Miguel instantly receives advice of the incoming money from Jose.

Step 2

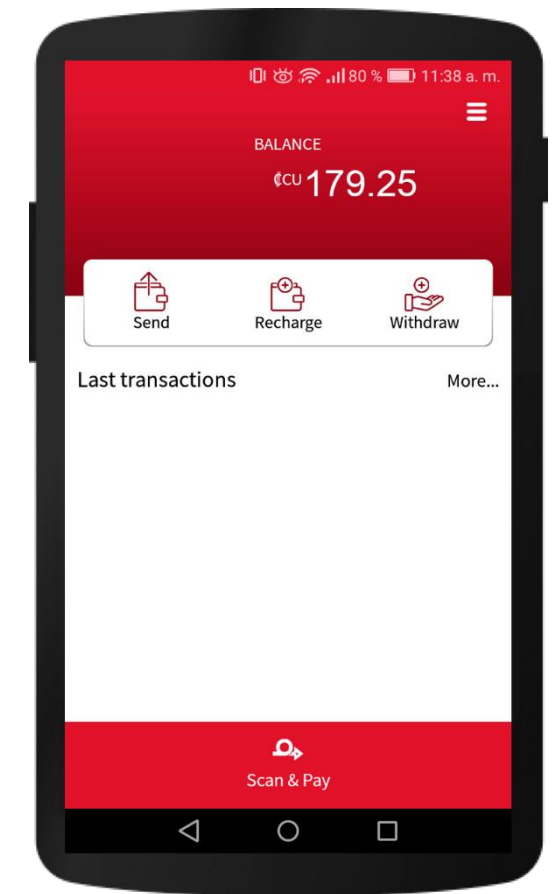
Miguel taps **Withdraw** to collect cash.

Step 3

Miguel visits Argenper Partner office in Argentina to collect cash.



Jose's brother Miguel still lives in Argentina

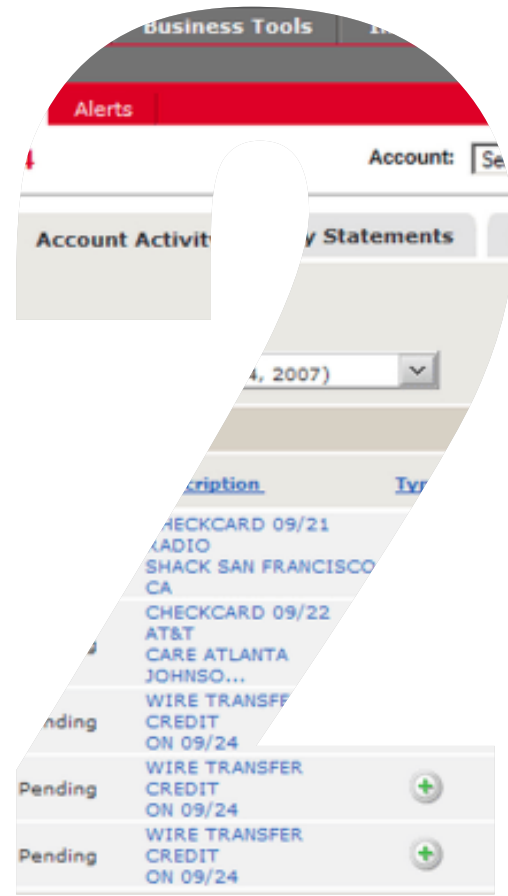




REVOLUPAY

2020 Development

Wallet to Wallet to Bank Acc



Currently, in 126 countries, **RevoluPAY** users can send & receive money in seconds. Automatically saving the profile for future use. It takes just under a second to transfer money to your bank, Visa Card or Organize to Collect Cash.

Wallet to Wallet to Cash



RevoluPAY has negotiated with various international banks and remittance companies to allow non-account holders to collect money at their branches.

Wallet to Wallet to POS



RevoluPAY was designed from the outset to seamlessly integrate with NFC POS devices worldwide. The company is in the final stages of country-by-country integration, allowing users to shop directly from the app.

Wallet to Wallet to ATM



RevoluPAY allows use of worldwide ATM machines or in-store payments with the **RevoluPAY Visa Card** or without a card at NFC enabled ATM Machines.



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We are at Phase 4

May 2020



Phase 1 – Wallet to Wallet to Bank Account

Sender From Any Country – Beneficiary must have bank account in home country to receive cash



Phase 2 – Wallet to Wallet to Cash Collection

Sender From Any Country – No bank account in home country, visit RevoluPAY affiliate to receive cash



Phase 3 – Wallet to Wallet to POS

Sender From Any Country – Beneficiary can pay at affiliated commerce's using the app or RevoluPAY Visa



Phase 4 – Wallet to Wallet to ATM

Sender From Any Country – Beneficiary can visit any affiliated Visa ATM to withdraw cash

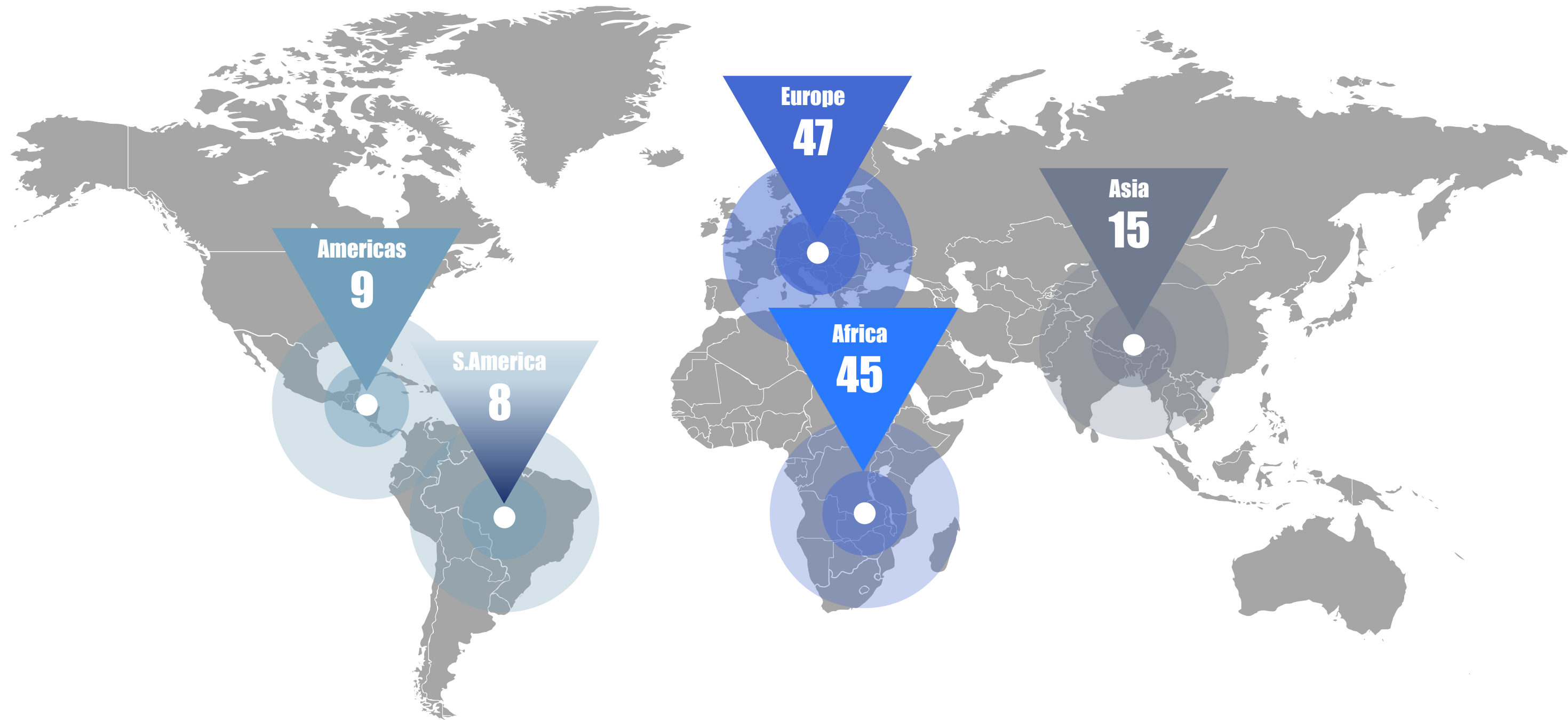




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RevoluPAY Current World Countries

Wallet-to-Wallet Transactions – Bank Account Cash-Out in 126 Countries - May 2020



* As at May 20th 2020 – Countries will increase over time



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Group A – 28 Countries

Immediate Cash-Out Transactions Using Standard e-wallet functions

Austria
Belgium
Bulgaria
Croatia
Czech
Republic
Denmark
Estonia
Finland
France
Germany
Great Britain
Greece
Hungary
Iceland

Ireland
Italy
Latvia
Liechtenstein
Lithuania
Netherlands
Norway
Poland
Portugal
Romania
Slovakia
Slovenia
Spain
Sweden





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Group B - 17 Countries

Immediate Cash-Out Transactions Using Standard e-wallet functions

Albania
Azerbaijan
Brazil
Costa Rica
Dominican
Republic
East Timor
El Salvador
Georgia
Israel

Kazakhstan
Kosovo
Kuwait
Macedonia
Montenegro
Palestine
São Tomé &
Príncipe
Saudi Arabia





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Group C – 28 Countries

Immediate Cash-Out Transactions After one-time Identity Verification Using Standard e-wallet functions

Andorra
Bahrain
Belarus
Bosnia &
Herzegovina
British Virgin
Islands
Cyprus
Gibraltar
Guatemala
Iraq
Jordan
Lebanon
Luxembourg
Malta

Mauritius
Moldova
Monaco
Pakistan
Qatar
Saint Lucia
San Marino
Serbia
Seychelles
Switzerland
Tunisia
Turkey
Ukraine
United Arab Emirates





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Group D – 8 Countries

Immediate Cash-Out Transactions After one-time Identity Verification Using Standard e-wallet functions

El Salvador
Guatemala
Mexico
Costa Rica
Argentina
Peru
Chile
Ecuador





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Immediate Cash-Out Transactions After one-time Identity Verification Using Standard e-wallet functions

Group E – 29 Countries

Algeria
Angola
Benin
Botswana Burkina
Faso Cameroon
Cape Verde C.Africa
Republic
Chad
Comoros
Congo
Congo DRC Djibouti
Egypt
Equatorial Guinea
Eritrea

Ethiopia
Gabon
Ghana
Guinea Bissau
Guinea Conakry
Ivory Coast
Kenya
Lesotho
Liberia
Malawi
Mali
Mauritania
Mauritius
Morocco
Mozambique





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Immediate Cash-Out Transactions After one-time Identity Verification Using Standard e-wallet functions

Group F – 14 Countries

Namibia
Niger
Nigeria
Rwanda
Senegal
Sierra Leone
South Africa
Tanzania
The Gambia

Togo
Tunisia
Uganda
Zambia
Zimbabwe





\$87.5 Billion

Remittance Inflows Major RevoluPAY Markets

May 2020 – Example of Main 31 Markets in a limited Country Group

Estonia 114 Million

The lowest annual remittance inflow goes to Estonia

Lithuania 1.2 Billion

One of Eastern Europe's little known heavy hitters

Brazil 2.3 Billion

Remittance Inflows into Brazil, especially from Europe, are very high

Jordan 3.0 Billion

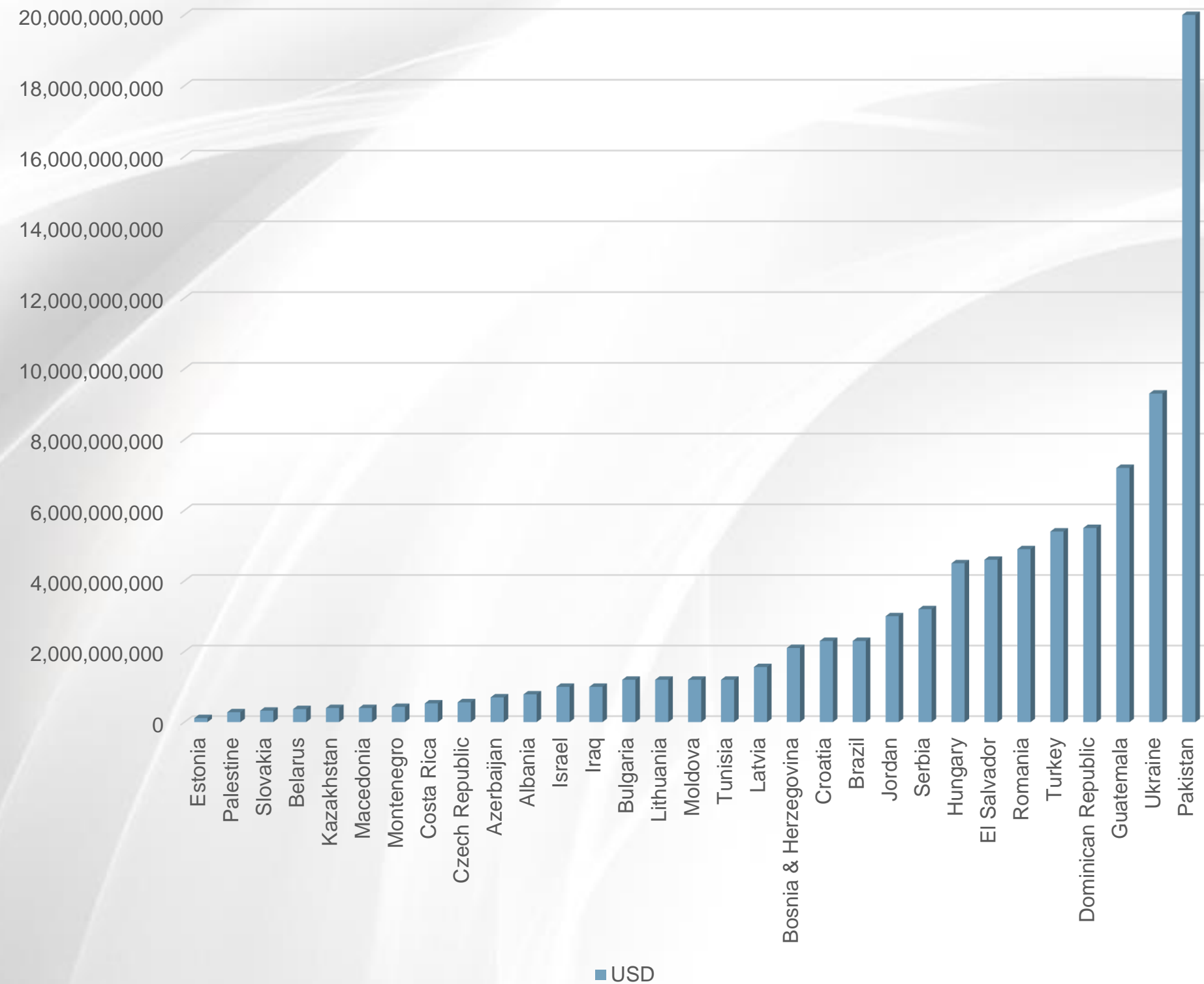
Little known, Jordan is a big hitter in the region.

Romania 4.9 Billion

With just 19 million population, Romania is a powerhouse for remittances

Pakistan 20 Billion

Pakistan's massive expat community brings the annual figure to the highest of the group



*Source Data provided on page 14



REVOLUGROUP

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Email: info@revolugroup.com

Legal Disclaimer



■ Factors and Assumptions

Forward-looking statements are based on a number of material factors and assumptions. Important factors that could cause actual results to differ materially from the Company's expectations include actual results, changes in project parameters as plans continue to be refined, results of future travel sales estimates, future travel prices, availability of capital and financing on acceptable terms, general economic, market or business conditions, uninsured risks, regulatory changes, defects in title, availability of personnel, materials and equipment on a timely basis, accidents or equipment breakdowns, delays in receiving government approvals, unanticipated impacts on operations and costs to remedy same, and other technical or other risks detailed herein and from time to time in the filings made by the Company with securities regulators.

■ Other Factors

Although the Company has attempted to identify important factors that could cause actual actions, events or results to differ from those described in forward-looking statements, there may be other factors that cause such actions, events or results to differ materially from those anticipated. There can be no assurance that forward-looking statements will prove to be accurate and accordingly readers are cautioned not to place undue reliance on forward-looking statements.

■ Regulatory Non-Responsibility

Neither the TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in the policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.

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- 1.2 B - Bulgaria [Source](#)
- 2.3 B - Croatia [Source](#)
- 563 M - Czech Republic [Source](#)
- 114 M - Estonia [Source](#)
- 4.5 B - Hungary [Source](#)
- 1.56 B - Latvia [Source](#)
- 1.2 B - Lithuania [Source](#)
- 4.9 B - Romania [Source](#)
- 324 M - Slovakia [Source](#)
- 785 M - Albania [Source](#)
- 700 M - Azerbaijan [Source](#)
- 2.3 B - Brazil [Source](#)
- 530 M - Costa Rica [Source](#)
- 5.5 M - Dominican Republic [Source](#)
- 4.6 M - El Salvador [Source](#)
- 1 B - Israel [Source](#)
- 400 M - Kazakhstan [Source](#)
- 430 M - Macedonia [Source](#)
- 430 M - Montenegro [Source](#)
- 280 M - Palestine [Source](#)
- 370 M - Belarus [Source](#)
- 2.1 B - Bosnia & Herzegovina [Source](#)
- 7.2 B - Guatemala [Source](#)
- 1 B - Iraq [Source](#)
- 3 B - Jordan [Source](#)
- 1.2 B - Moldova [Source](#)
- 20 B - Pakistan [Source](#)
- 3.2 B Serbia [Source](#)
- 1.2 B Tunisia [Source](#)
- 5.4 B - Turkey [Source](#)
- 9.3 B Ukraine [Source](#)

B = Billions USD
M = Millions USD

Remittance Data



2020

Data used in this presentation has been obtained from the noted sources.

Annual



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