

# Payment you trust. Freedom you deserve.

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#### FOREWORD

We know cannabis dispensaries face unique business and legal challenges when it comes to getting paid by your customers. We also know you didn't start your company to worry about payments. Let us alleviate this headache so you can focus on growing your business. Let Settle work for you.



Justin Block Chief Strategy Officer



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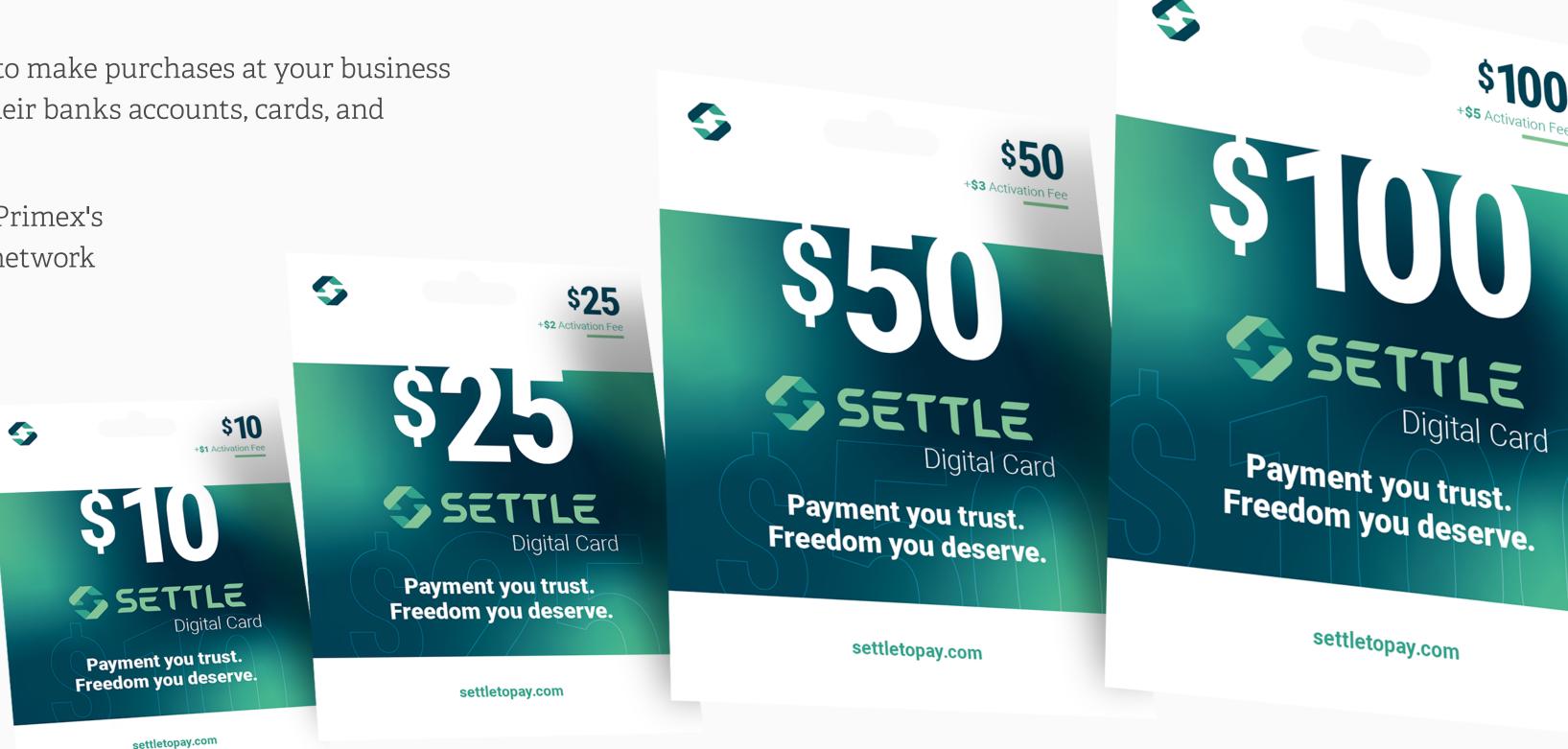
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#### WHAT IS SETTLE?

### What is Settle?

Settle is a new way for consumers to make purchases at your business conveniently and securely using their banks accounts, cards, and cryptocurrency.

Settle Digital Cards run on Global Primex's proprietary alternative payments network and are managed through a simple and intuitive mobile app. Settle brings multiple consumer 5 payment methods into one secure and easy-touse place, right to your store.









### The Easiest Way to Buy Cannabis

In recent years, cannabis has become one of the fastest growing industries in the US. In 2020, Cannabis sales reached almost \$20 billion, a 46% increase over 2019. We created Settle for this market by focusing on regulatory compliance, an amazing customer experience, and close cooperation with our payment industry partners.

All cannabis businesses know the problem: conflicts between federal and state law make it difficult, if not impossible, for dispensaries to get access to traditional card processing or other widely-used consumer payment methods. Settle is your solution.

Consumers can buy Settle directly from the mobile app using cryptocurrency and direct bank transfer through ACH or wire. Consumers can also buy Settle from our retail distribution partners using all payment methods accepted by that partner.

Consumers then walk into your dispensary, place their order, and scan the QR code on their Settle app – that's it. It's easier than swiping a card. If they prefer to order online, they place their order through your website and simply type in the Settle Digital Card Number at "checkout." Once they arrive at your store for pickup, the customer completes the transaction with a quick, one-press confirmation in the app.



## Add Value to Your Business, Part 1



### **Reduce your dependency on cash**

In today's digital commerce world, cash is an expensive and unsafe relic. Let us help you reduce your dependency on cash and increase your profitability. The problems with cash include:

- High transaction costs cash can cost up to 9% of the transaction
- Slower transaction times
- Shrinkage
- Armored transport
- Physical time costs of cash: counting, arranging cash drawers, etc.



Settle adds an extra layer of convenience for both you and your customers by supporting online sales, a rare feature in this industry. Allow consumers to pay online with your business, while still generating foot traffic when they pick up their goods in-store. Enjoy the benefits that come with this unique Settle perk, including higher conversion rates and less abandoned orders.



### **Online shopping**



#### Cryptocurrencies

Settle accepts crypto! Put your dispensary on the cutting edge by allowing your customers to easily purchase your goods using various cryptocurrencies.

## Add Value to Your Business, Part 2

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### Buy Settle from local retailers

Your customers can buy Settle from select local retailers using any payment method accepted by that retail partner. 0+

### Lower your cost of customer acquisition

When you accept Settle, you tap into a base of hundreds of thousands of Global Primex consumers who have already passed through our compliance process and who are loyal to our payment products.



### Fraud protection

Our risk engine is designed to detect and stop fraud before it happens by utilizing a wide range of monitoring tools and automated alerts, 3D Secure technology, and "negative databases" to screen out consumers with a history of fraud or excessive payment disputes.



#### **Customer loyalty**

Since Settle can only be used at dispensaries, shoppers must dedicate funds to shop at their favorite location. This creates brand loyalty and increases returning clients' traffic.

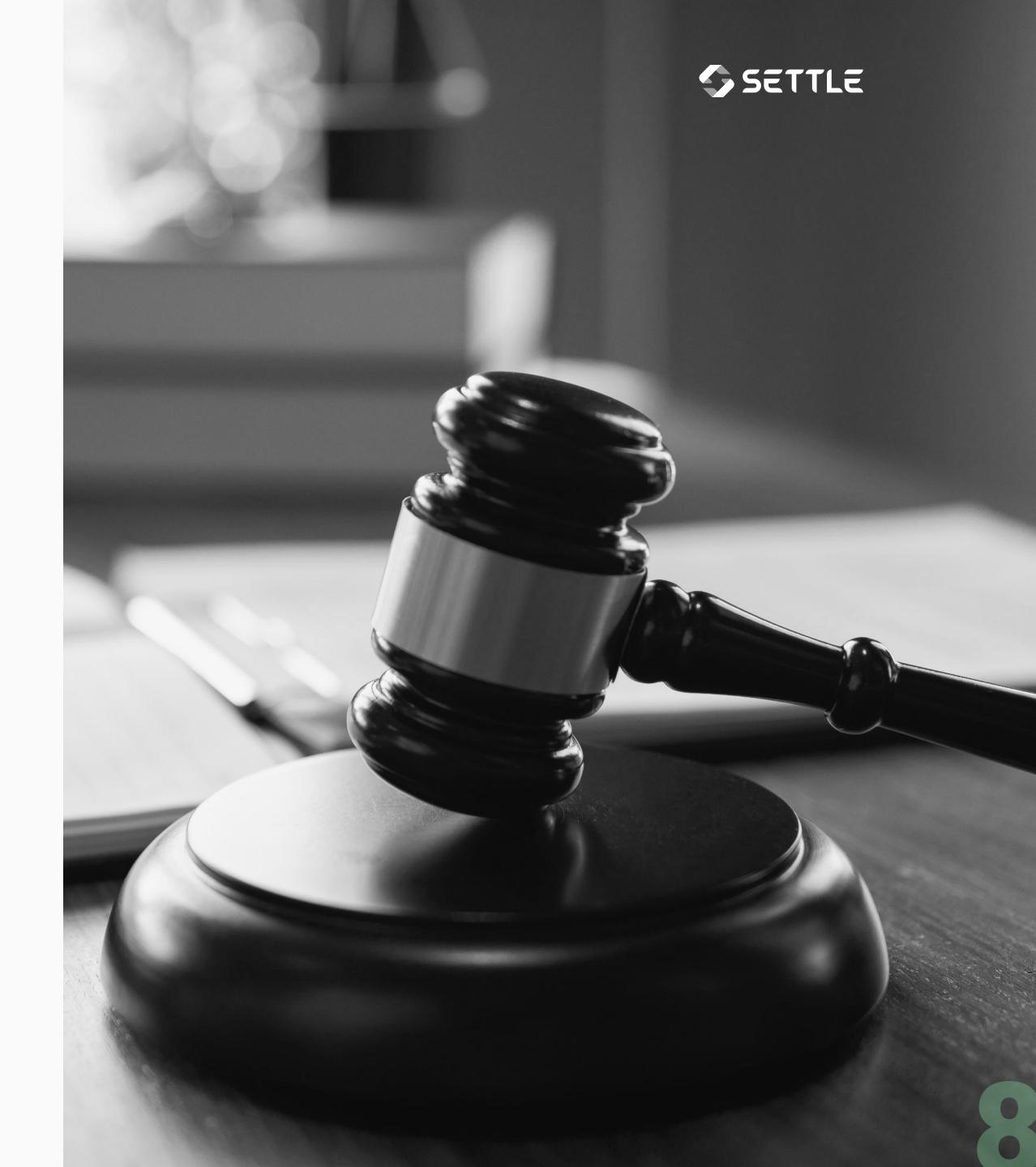
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#### COMPLIANCE

### Compliance

Our company is built on a granite foundation of regulatory compliance. We understand the regulatory issues you face when it comes to accepting payments from your customers. As a licensed money services business, compliance with applicable BSA/AML, privacy, and consumer protection laws is what we do and how we run our business.

This approach lets you focus on your main task – running and growing *your* business.



## **Customer Support**

### **Reliable customer service**

Our experienced call center team is available 24/7 and is well equipped to handle any challenges faced by Settle customers.

#### Settle's Customer Support

Available 24/7

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Increases client loyalty to your product and your store



### $\bigcirc$

Answers inquiries in real time

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Resolves issues before they escalate



# **Settle Purchasing Limits/Registration Requirements**

Consumers can establish a Settle account and purchase **up to \$1,000** worth of Settle Digital Cards per day (Level 1) simply by providing their name, date of birth, verified phone number, and email address. Consumers who want higher purchasing limits (Level 2) simply provide a few additional pieces of information directly through the Settle mobile app.

Global Primex uses the latest ID verification technology to verify consumers' identity so you can rest easy. When required, our compliance experts work quickly behind the scenes to resolve customer service issues, account upgrades, and potential fraud and risk issues.



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### **Registration Requirements**

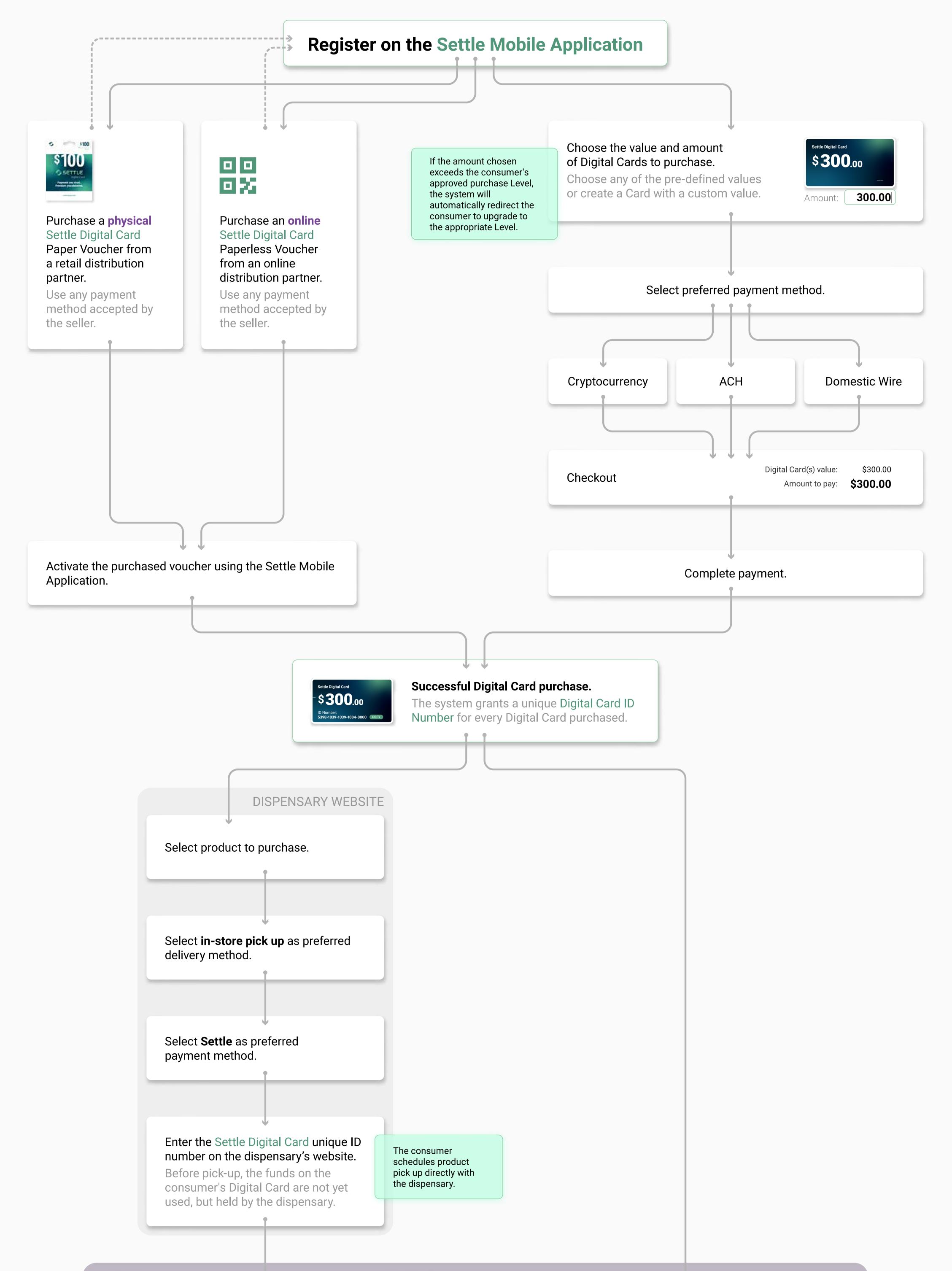
- Name
- Birth Date
- Verified Phone Number
- Email (before first purchase)



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### Settle Customer Journey



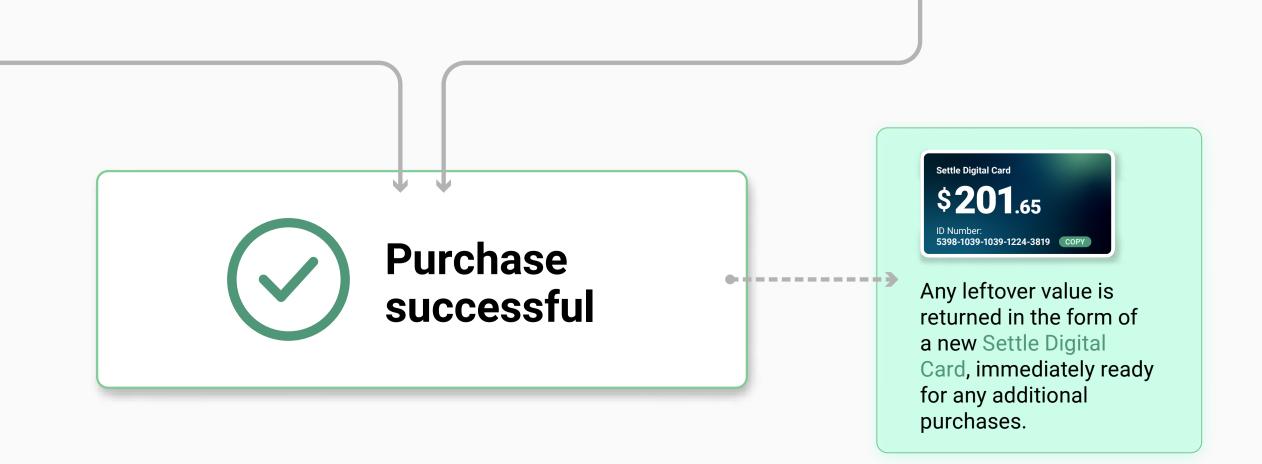
#### **DISPENSARY LOCATION**

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Present a government ID to the cashier, confirm the final payable amount in the App and pick up the order created earlier.

After the pick up, the funds on the consumer's Digital Card are used and no longer available.

Using the Settle App, present the unique Settle Digital Card QR code to the cashier for scanning. After the pick up, the funds on the consumer's Digital Card are used and no longer available.



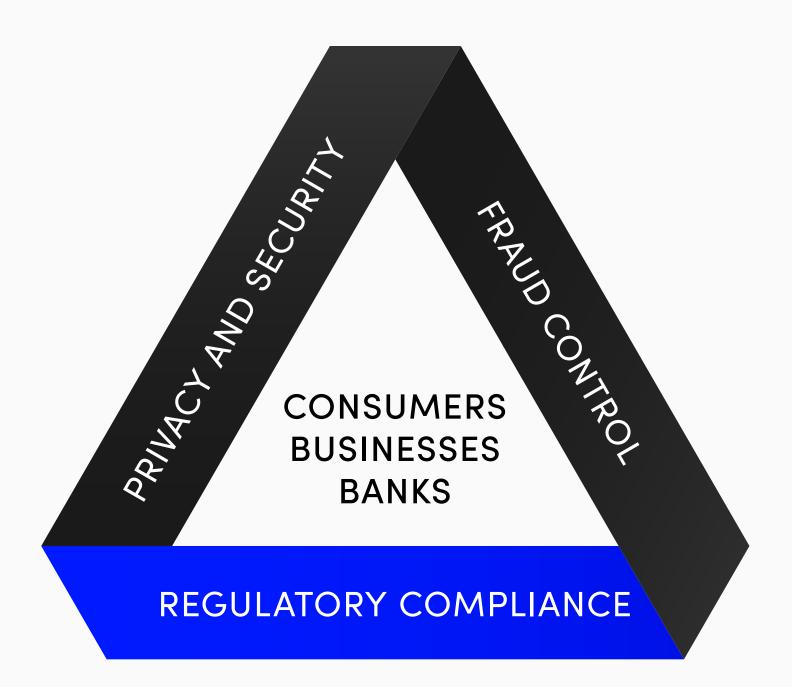
ABOUT GLOBAL PRIMEX LLC

### **About Global Primex**

### **GLOBAL PRIMEX**

Global Primex LLC, headquartered in Miami, FL with an office in Chicago, IL, is a member of the Global Primex international group of FinTech and RegTech companies providing innovative, secure, and private payment solutions to consumers and businesses, both online and in-store.









### SETTLE

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