

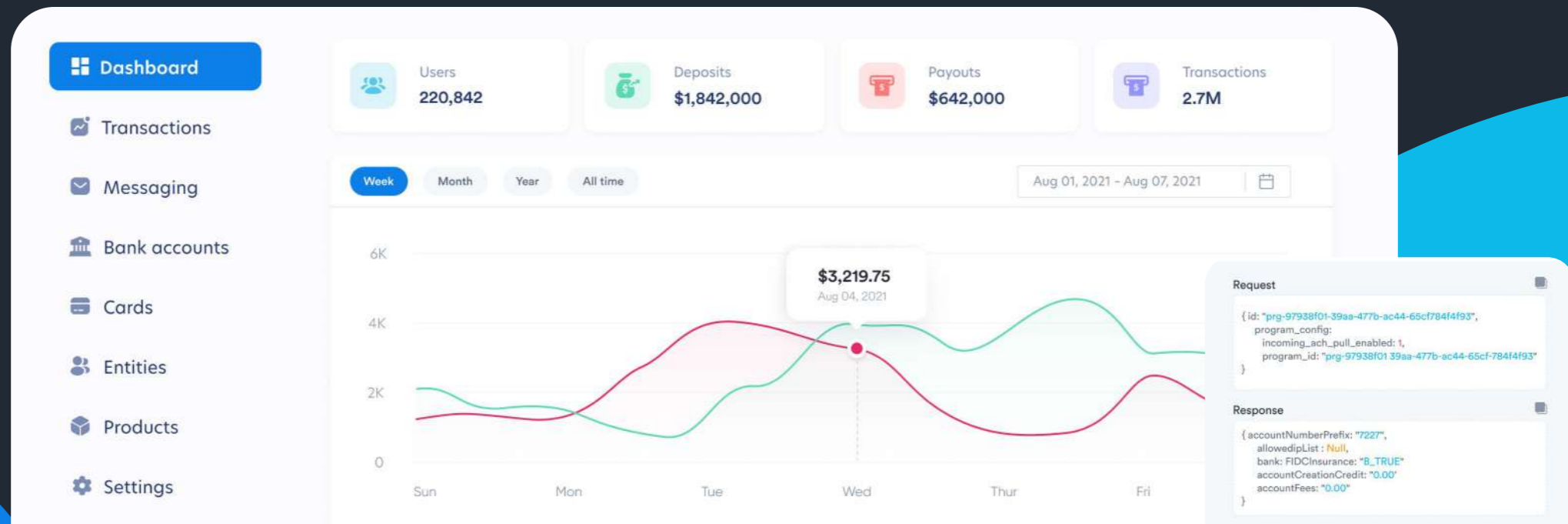


**The platform  
powering the  
future of money**



# Serving Community Markets?

Our low-code platform levels the playing field and enables you to deliver the best experiences in money and financial services for your community.

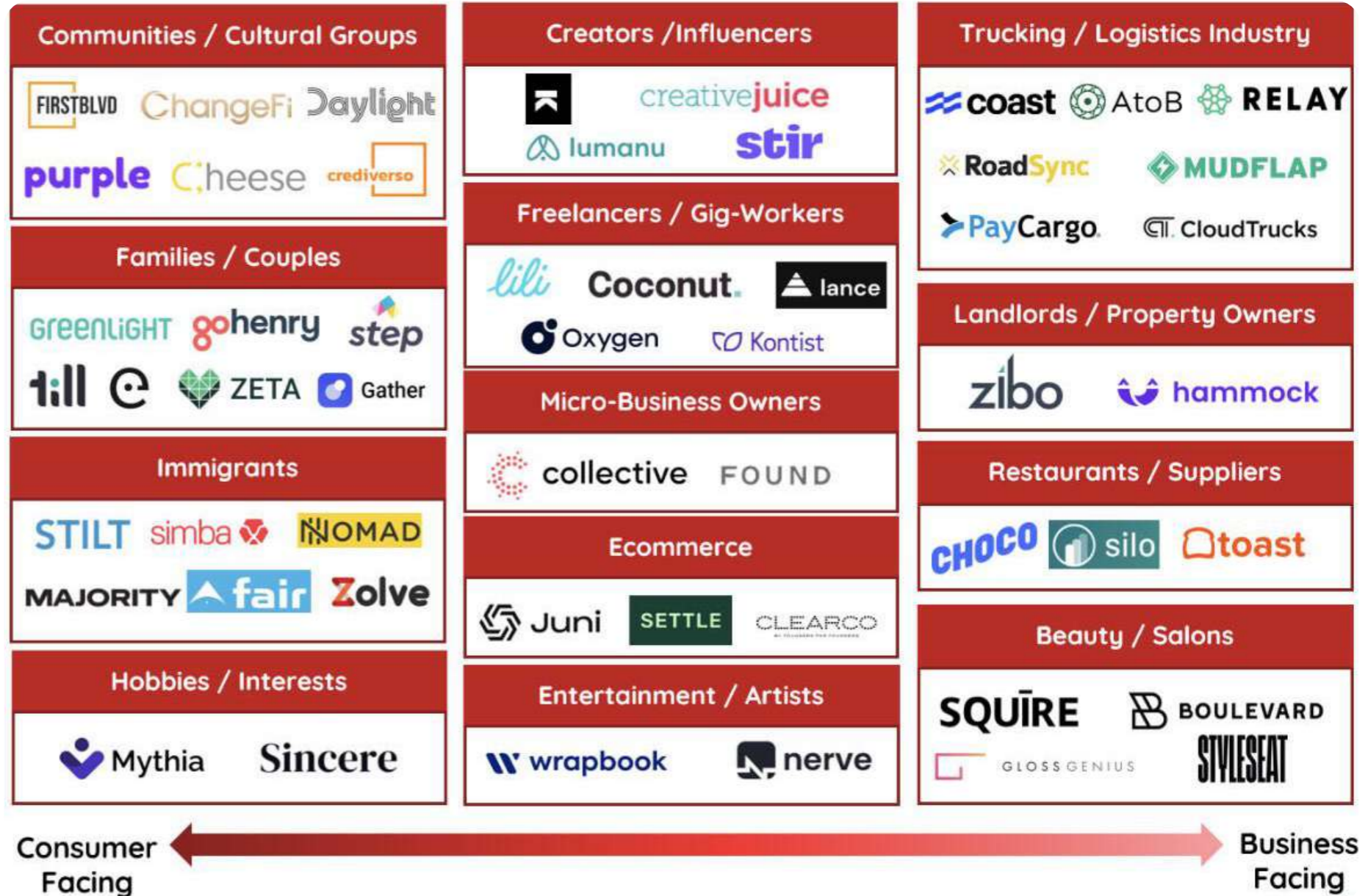


# Financial products built for specific communities are thriving.

1. Laser-focused messaging and natural network effects → **lower CAC**
2. Viral adoption within communities and strong word of mouth → **strong organic growth**
3. Strong community and mission alignment → **low churn / strong retention**
4. High engagement and customer buy-in → more likely to become “primarily financial institution” → **successful cross-sell and higher ARPU**

-Emily Man

## Paradigm Shift: Blockbuster VS Streaming...





... but to get this ↘

You need this ↓

- Pin network
- Bank data aggregator
- KYC and AML provider
- SMS provider
- Transaction enrichment provider
- Email Service
- Push notification service
- Transaction monitoring service
- Direct Deposit provider
- Ledger and reconciliation engine
- CRM and IVR (interactive Voice Response)
- Cloud hosting
- Mobile check deposit provider
- Device analytics
- Cyber security
- Physical check provider
- App Store connections
- Rewards and loyalty provider
- Sponsor, custodian and clearing
- Crypto service provider
- International transfer provider
- Physical card fulfillment
- etc.....

2021 Digital Bank Fundraising

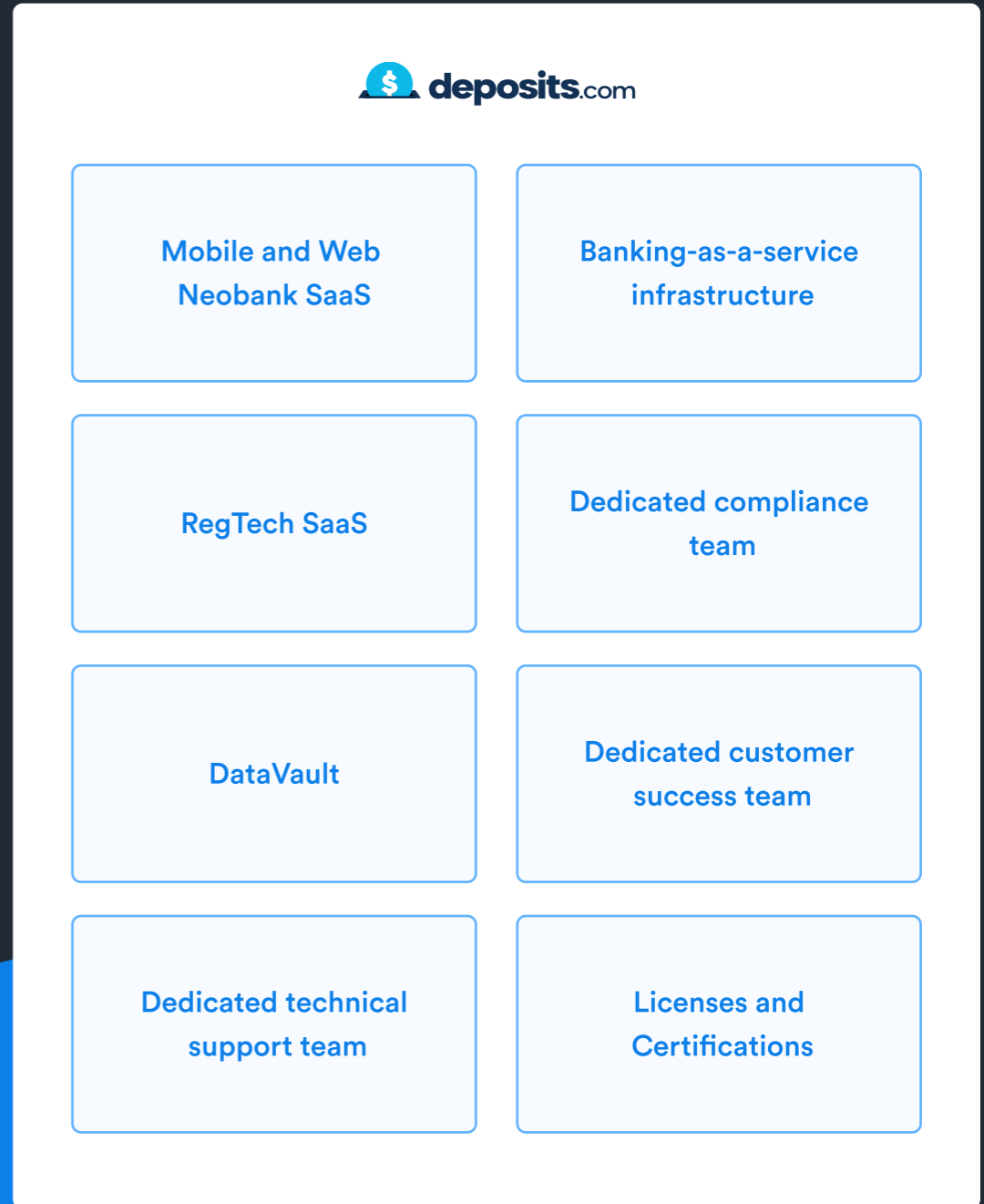
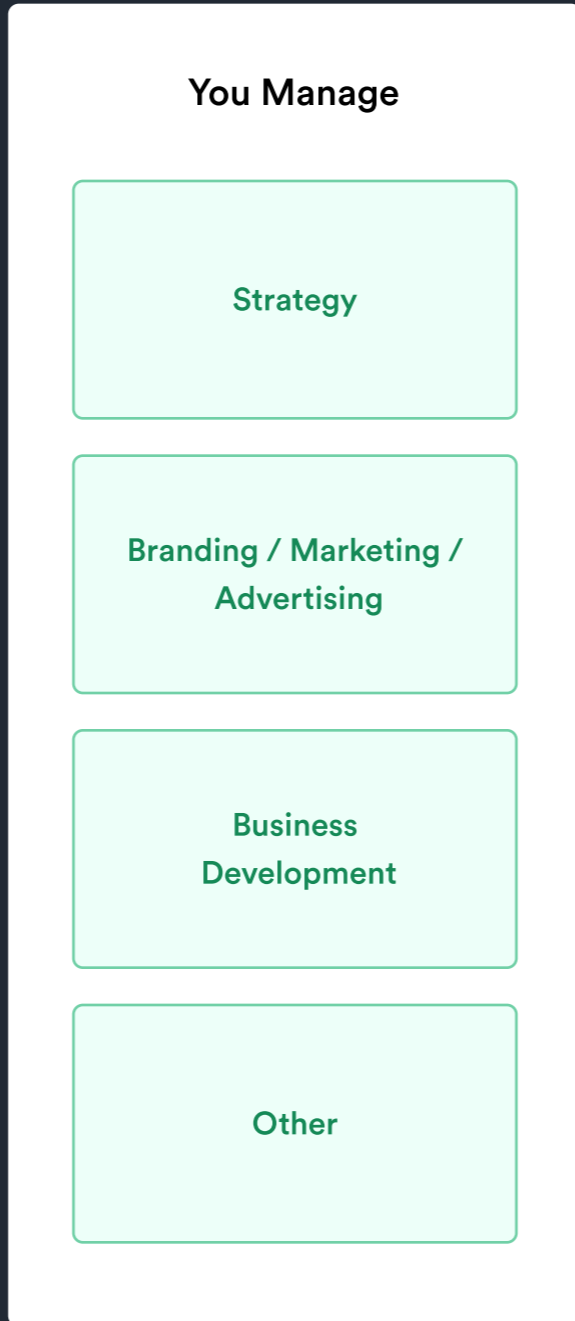


-WhiteSight Data till Dec 15, 2021 | This is not an exhaustive list.

..... or use just use this this ↘

# One Platform. Boundless possibilities.

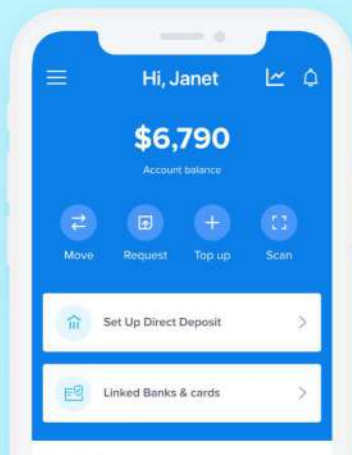
Ready-made and fully customizable digital banking for Web, Android, & iOS platforms with the most advanced features for business and retail customers.



# We provide the best place for your people to save, pay, invest and earn –

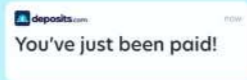
## Banking that gives you more

A lot more, like your paycheck up to two days early - plus ways to borrow, save invest, and earn. All in one app.



## Payday on-demand

Get on-demand pay that integrates with your payroll and HR platform



## Put savings on autopilot

Get a fully managed savings account



## Get cash advances with no interest

0% APR on advances up to \$250

\$35  
\$40  
\$45  
\$50

Get Cash Now

## Banking that builds credit

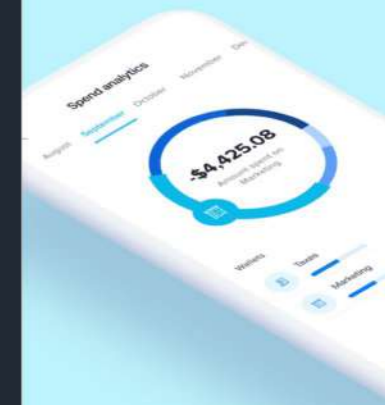
Credit Builder Program



More than half of members raise their score by 60 points within 60 days

## Improve financial health

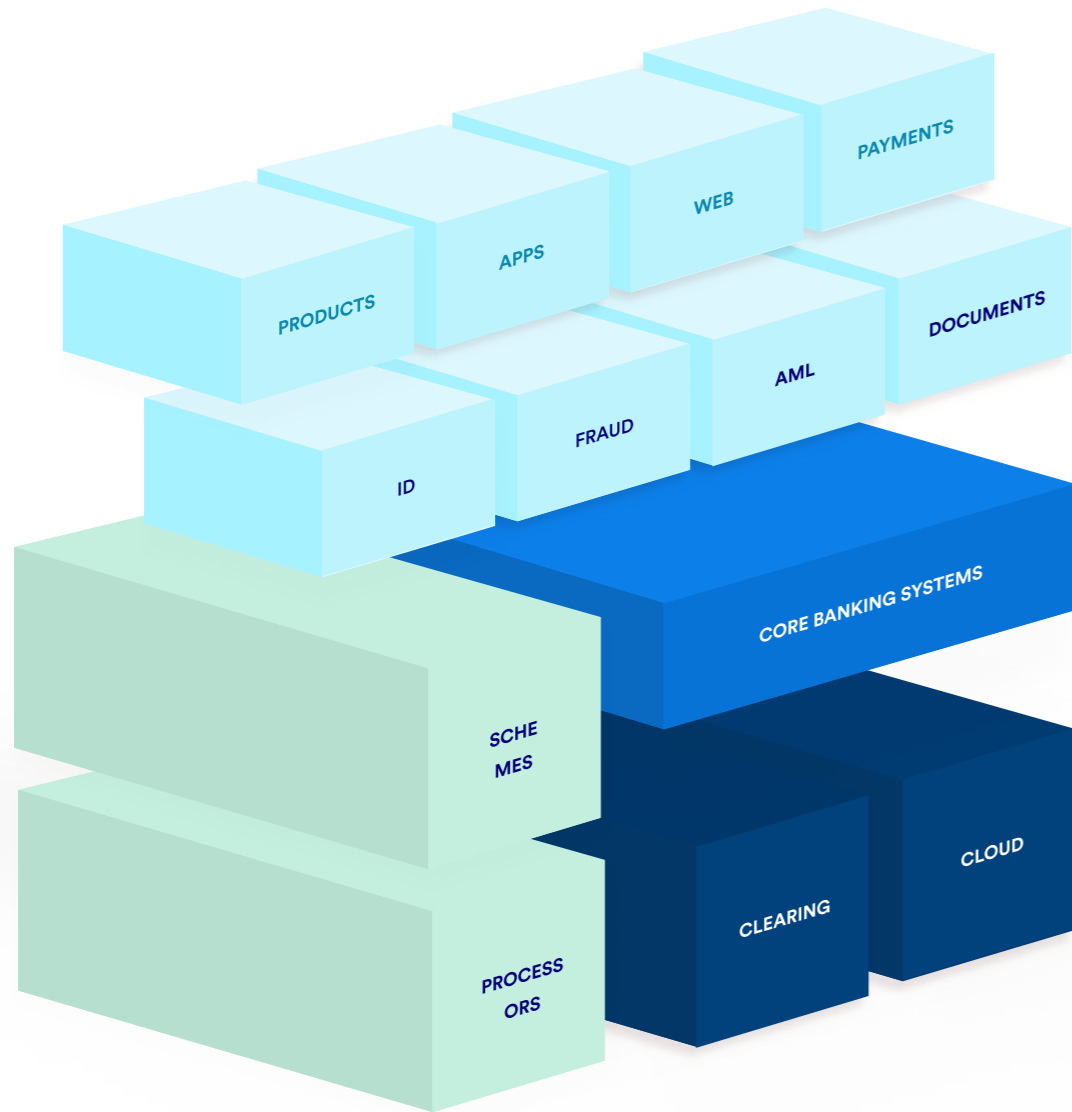
Get weekly spending reports and personal financial management tools





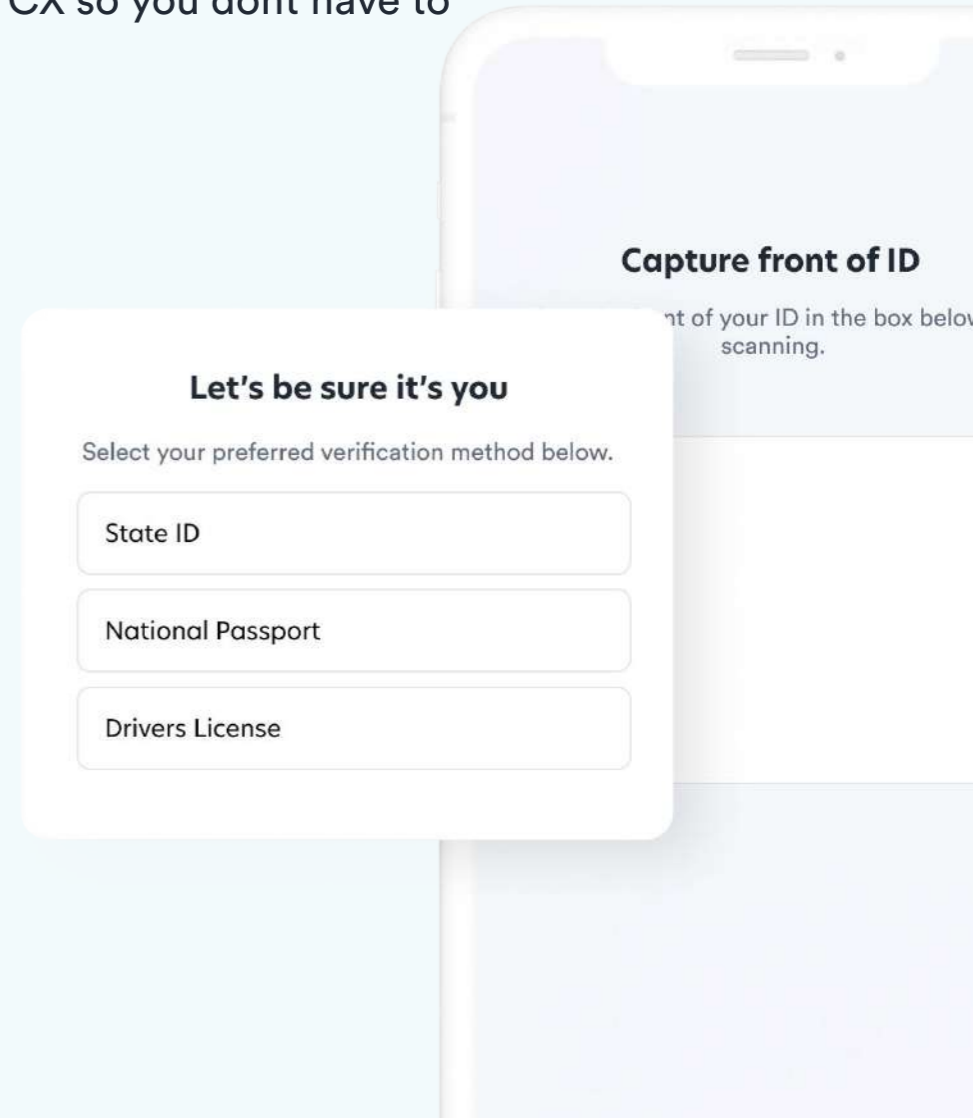
## Build on our future ready stack

We've re-invented banking from scratch so you can go live in 6 weeks, for less than the cost of 1 engineer, VS 18 months and \$2MM



## Wow factor built right in!

We focused on how customers interacted with money online and built a streamlined system with cutting edge CX so you dont have to



## For Communities & Brands

If you've got a fresh idea, a community to serve or even if you're just looking for a new way to make money— we've got you covered.

## For FIs, Banks & CUs

Get the growth you're looking for in a branch with our branded digital banking experiences, it even works with your core!

## Own your Market

Easy to use and packed with powerful tools that help you drive growth and manage your day-to-day.

The image displays two overlapping digital interfaces. The background interface is a web application titled "Products - Creation". It features a sidebar with navigation icons (home, analytics, messages, bank, wallet, users, settings, and a red document icon) and a main content area. The main area includes a breadcrumb "Back", a progress indicator with steps: "Choose product type" (checked), "Configure product" (active), "Assign Entities", and "Preview and confirm". The "Configure product" section contains form fields for "NAME AND APPEARANCE": "Product Name" (text input), "Logo" (file selector with "Choose File" button), "Color" (radio buttons for White, Grey, Black), and "Card Type" (dropdown menu showing "MasterCard").

Overlaid on the bottom right is a mobile app interface titled "Account transfer". It shows a large "\$789" amount, a "From:" field with "\$6,790 Spending account" and a "To:" field with "\$811.44 Savings account". A blue "Transfer" button is at the bottom.

```
curl --location --request POST
'https://api.depositsusa.com/api/v1/client/account/flat' \
--header 'Content-Type: application/json' \
--data-raw '{
  "_token": "",
  "currency": "usd",
  "bank_name": "Bank of America",
  "bank_country": "United States of America",
  "account_name": "John Doe",
  "account_number": "1234556754",
  "account_number_repeat": "1234556754",
  "routing_id": "190922313"
}'
```



# Built to Scale

Our composable banking templates get you to market faster than ever.

Employee Banking

Small Business Banking

Family Banking

Modular Banking Platform

Digital Card Issuance

SMB Accounting

Blockchain

BNPL

FX

Rewards

Modular Payments Platform

Legacy Core Banking System

Invoice #679

Summary	
Number of item(s)	4
Price	\$135,789
Discount	\$4,000
<b>Total Payment</b>	<b>\$131,789</b>

[Make Payment](#)

Available Balance  
**\$20,000** +5.6%

Savings	Investments
<b>\$5,000</b>	<b>\$15,000</b>

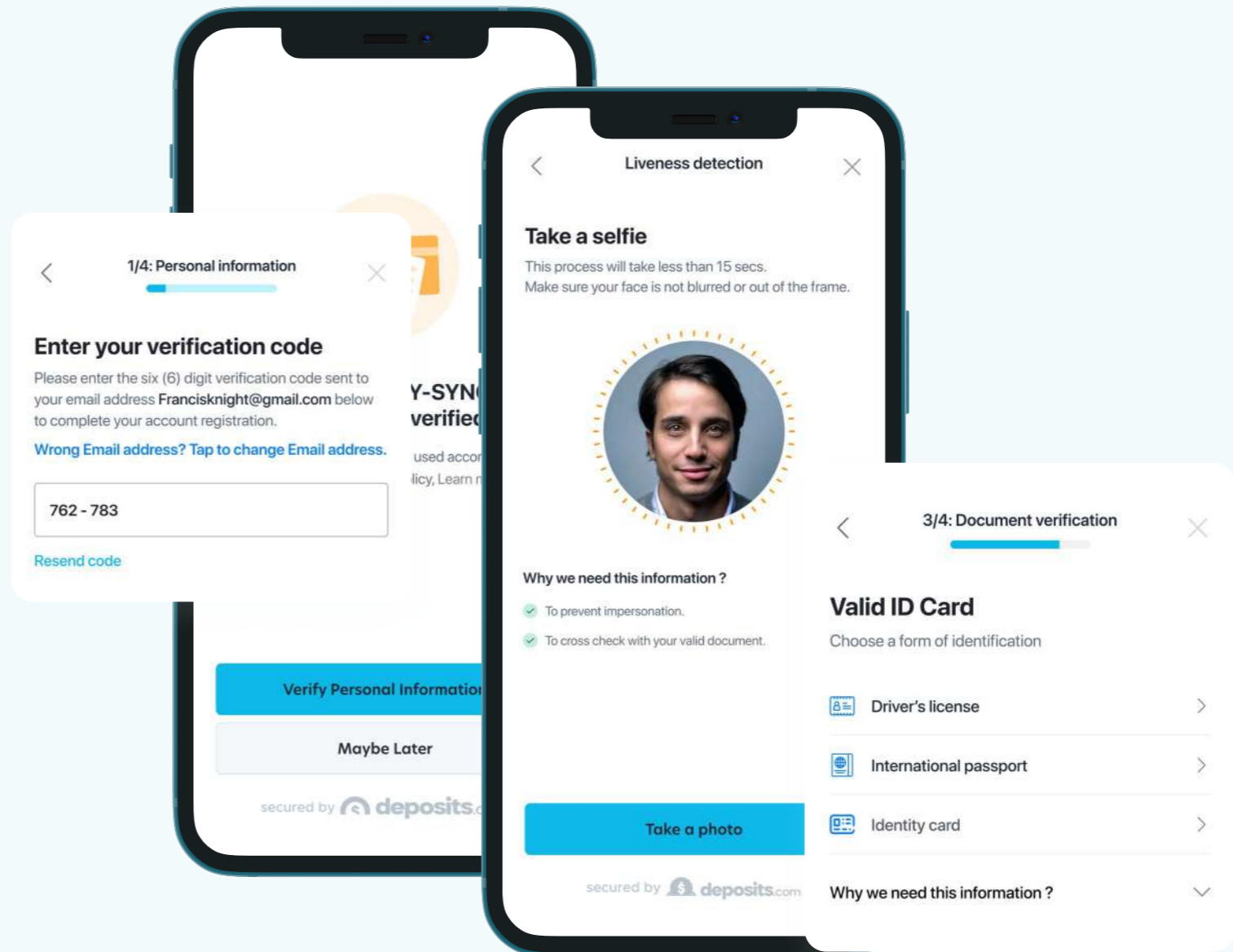
[Redeem](#)

# KYC, AML + Fraud Prevention

Turn-key compliance

## Features: KySync

- ✓ Identity verification
- ✓ Document verification
- ✓ Email verification
- ✓ Watchlists Screening
- ✓ Liveness detection
- ✓ Proof of address
- ✓ Phone and Email Verification
- ✓ Admin Backoffice

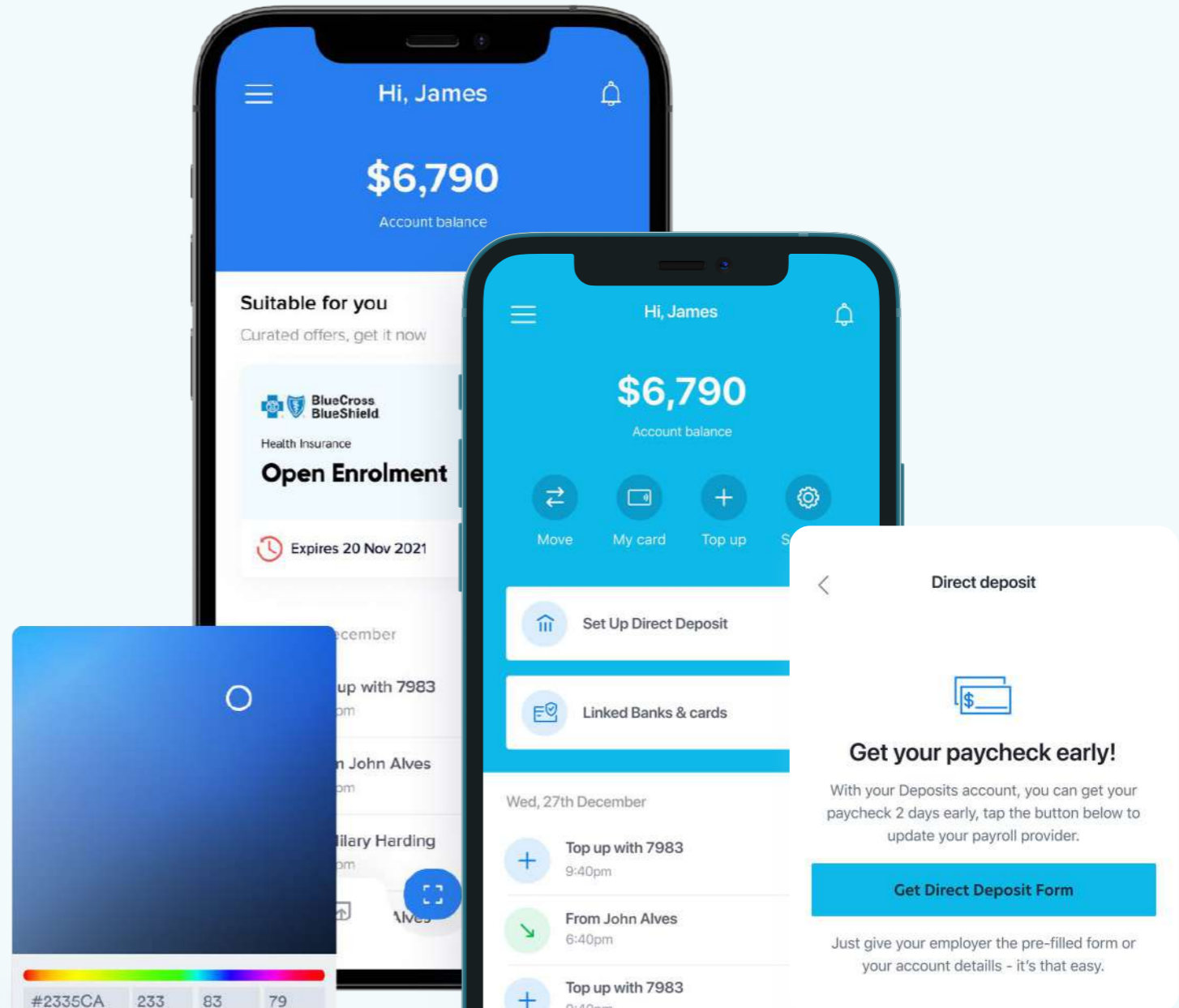


## Features

- ✓ 55,000+ fee-free ATMs worldwide within the Allpoint Network
- ✓ Direct Deposit switching
- ✓ Free P2P payments
- ✓ Virtual Cards
- ✓ Debit or Credit Cards
- ✓ Rewards and Loyalty
- ✓ International Payments\*
- ✓ FDIC-insured deposits\*
- ✓ Integrates with your favorite tools and plugins

## Next-Gen Mobile Banking

Go toe to toe with apps like Chime, Wize, or Acorns



## Features

- ✓ Pay with Bank or Card
- ✓ Secure Payments
- ✓ Identity verification built-in
- ✓ Mobile-first experience
- ✓ Integrated processing
- ✓ International payments
- ✓ Passwordless Login
- ✓ Buy Now Pay Later
- ✓ Rewards and Loyalty

## One Click Payments

Go toe to toe with Fast, Bolt, or Stripe  
(a more profitable checkout for your brand)

The image displays three overlapping screenshots of a payment interface:

- Top-left screenshot:** A login screen titled "Login with Deposits One". It features an email input field with "Francisknight@gmail.com", a "We'll save your information for later use" checkbox, and a "Login" button. A disclaimer at the bottom states: "By clicking the button below, you agree to the Deposits Terms, Privacy Policy and Cookie Policy."
- Top-center modal:** A "Pay \$450.00 USD" modal titled "Pay with bank". It explains: "We will redirect you to your online banking platform to complete this checkout with your bank" and includes a prominent "Use Bank Login" button.
- Right-side screenshot:** A checkout form titled "Card" with the subtext "Pay with Mastercard, Visa, AMEX, Discover". It includes a "BACK" link, a "Test mode" notice, and fields for "Credit or Debit Card" (showing a Mastercard), "Street address" (33 Meadow dach), "ZIP code" (94016), "State" (Texas), "City" (Dallas), and "Country" (United States). A "Pay \$450.00 USD" button is at the bottom.



## Features

- ✓ Bill and vendor payments.
- ✓ Send Invoices from account
- ✓ Domestic transfers and international wires
- ✓ Create/assign virtual cards
- ✓ Schedule one-time or recurring payments
- ✓ Collect subscription payments
- ✓ Merchant services
- ✓ Team roles and access control
- ✓ Business checking accounts
- ✓ Send and receive ACH transfers, checks\* or wires

## Next- Gen SMB Banking

Go toe to toe with Brex, Mercury, or Ramp

### Your Brand

---

Card Owner  
Team Member 1

Associated Account  
Checking \*\*4568 (\$1,564.50)

Card Type  
 Physical  Virtual

Daily Spending Limit  
\$0.00

Daily ATM Limit  
\$0.00

Shipping Address  
Suite 102 Gary Levin Avenue, Bay Area, California, USA [Change](#)

**Create Physical Card**

Card should arrive in 1 - 2 weeks

#### ACCOUNT DETAILS

Account Type: Checking (\*\*8526)

Routing number: 658011267

Account number: ●●●●●●9702

Bank: Bank of America, Suite 102 Gary Levin Avenue, Bay Area, CA

[Add funds](#) [Withdraw funds](#) [Wire details](#)

One time payment  
Use this option to collect a single payment

Subscription payment  
Use this option to collect a recurring payments

**Next**

## Embedded features

## Financial Wellness + Analytics

Offer features like Truebill or Mint

### Want to save more?

See how little changes can make a big difference every day, week, or month.

**\$13,820.54**

Total savings

5  
points

Worthy challenge  
**Save \$3,000**  
\$6.01 / day for 1 month

10  
points

Even better!  
**Save \$4,000**  
\$13.18 / day for 3 months

20  
points

All-star alert  
**Save \$5,000**  
\$12.14 / day for 6 months

[Choose another amount](#)

### Your financial strength score



Updated today at 5:28 PM

+12 ▲ Up from 60 to 72

### Emergency savings calculator

Play with the calculator below to see how little change can make a big difference.

**\$13,820.54**

Total savings

Total amount




\$3,000



# Embedded features

## Transaction Intelligence

Offer features like Cleo, YNAB, or Digit



Transaction details

BUCEE#08976543ALLEN 23 ALLEN AVE, DALLAS

Auth: 765945 Purchase date: Feb 21, 2022

### Category Spending

Entertainment




Month	Spending
Dec	\$105
Jan	\$172
Feb	\$218

Average Spend \$149.20

More than usual in the Entertainment category? Want to create a budget?

Transaction details

 Bucee Checking

Payee: Bucee

BUCEE#08976543ALLEN 23 AL

Date: Feb 23, 2022

Category: Gas



Tags

Memo: Add a memo

### Duplicate payment detected

 Duplicate payment ×

#### Duplicate transactions (2)

	Walmart Shopping	\$128.30	Feb 20, 2022
	Walmart Shopping	\$128.30	Feb 20, 2022

# here for the long haul

“powered by deposits”



Client Enablement  
Value Propositions

Our goal is to enable our partners  
to see their communities thrive  
on life's financial journey.



Now

Next Year

Next Decade

Retirement+

Get my pay on demand

Build a rainy-day fund

Send invoices and pay bills

Buy a House

Save for College

Travel the World

Buy things online

Improve my credit score

Open an investment account

Afford a Vacation

Buy a Car

Estate Planning



# Growth Through Better Experiences

**Memo: Q4/21**

**Deposits sits at the convergence of software, banking and payments.**

**Our low-code platform levels the playing field and enables you to deliver the best experiences in money and financial services for your community.**

**Our partners have been able to reduce costs, increase revenue and accelerate the pace of financial innovation and inclusion.**



**Joseph Akintolayo,**  
Founder & CEO

