



GREENBOX

CASHLESS MADE SIMPLE

NASDAQ: GBOX

**February 2021
Investor Presentation**

FORWARD LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21E of the Securities Exchange Act of 1934, as amended. All forward-looking statements are inherently uncertain as they are based on current expectations and assumptions concerning future events or future performance of the Company. Readers are cautioned not to place undue reliance on these forward-looking statements, which are only predictions and speak only as of the date hereof. In evaluating such statements, prospective investors should review carefully various risks and uncertainties identified in this release and matters set in the Company's SEC filings. These risks and uncertainties could cause the Company's actual results to differ materially from those indicated in the forward-looking statements.

Company Highlights

- GreenBox POS is an emerging FinTech provider operating customized merchant payment solutions using proprietary blockchain ledger security protocols.
- **Robust Technology Suite:** Among the fastest, most secure and most scalable payment technology in existence while maintaining the unique ability to settle payments instantly.
- **Recurring, High-Margin Revenue:** Fee equivalent to 2-3% of transaction volume enables scalable, high-margin revenue.
- **Positive Macro-Economic Tailwinds:** Well positioned to benefit from global shift to cashless and cashless applications.
- **Strong Intellectual Property Portfolio:** Comprehensive global IP strategy with 5 patents issued and additional patents pending.
- **Accountability on the Blockchain:** We are the only blockchain payment solutions firm that is PCI Level 1 Compliance Certified.
- **Experienced Management:** Tenured executive team with robust experience in merchant services and secure payment technology.

GreenBox POS (NASDAQ: GBOX)

Share Price ¹	\$14.33
Market Cap ¹	\$538.8M
TTM Revenue ²	\$5.9M
Shares Outstanding ¹	37.6M
Float ²	21.2M
Insiders	78.6%
Employees	112
Headquarters	San Diego

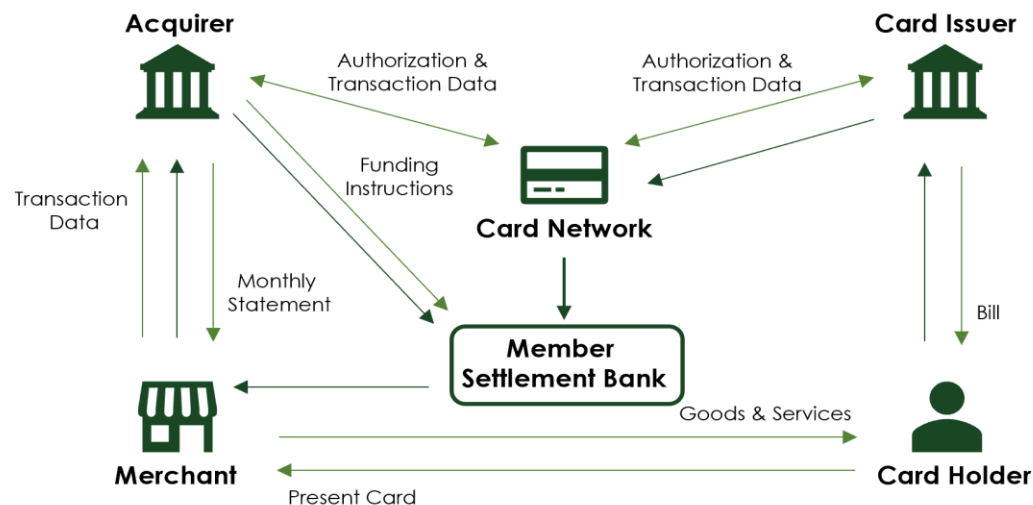
1) As of February 18, 2021

2) As of September 30, 2020

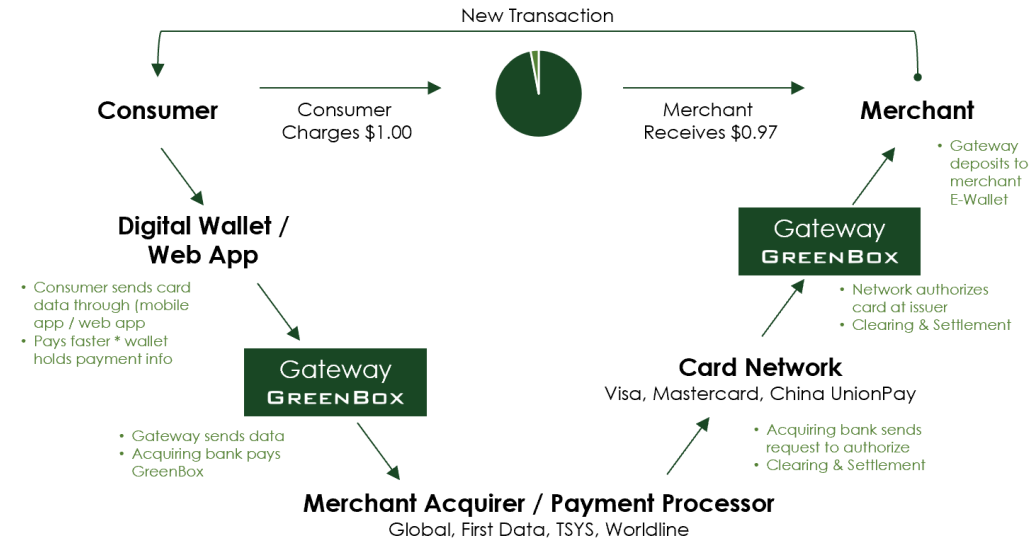
What does GreenBox Technology Do?

- GreenBox proprietary blockchain ledger technology uses digitally encrypted keys to verify, secure and record details of each transaction conducted within GreenBox's private ecosystem.
- This offers a distinct advantage when compared to traditional payment technologies, such as greater security and data privacy, as well as enhanced identity theft protection and rapid speed to settlement.

How a Payment Transaction Works



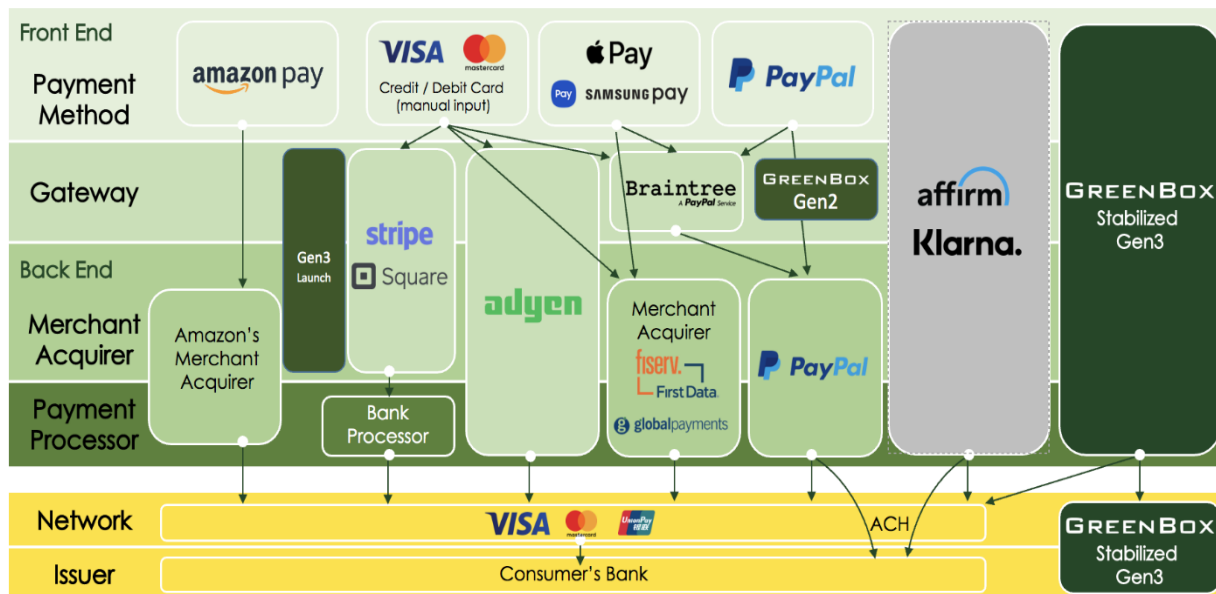
U.S. Card Payment Ecosystem



- As payments flow through merchants using the GreenBox payment infrastructure, GreenBox captures a small fee.

Generation 3 (Gen3) Key Features and Opportunities

- Allows collaboration to enter new verticals such as curbside checkout
- Accelerated onboarding – new portfolios in minutes
- Blockchain banking services – white label offering
- Blockchain provenance
- Know your customer (KYC) / Smart Contracts



Stabilized Gen3

- Gen3 better positions GreenBox vertically within the payment processing space which enables it to capture a more significant share of the transaction volume.

Rapidly Growing Multi-Trillion Dollar Market

Figure 2. Trends in noncash payments 2000–15, by number

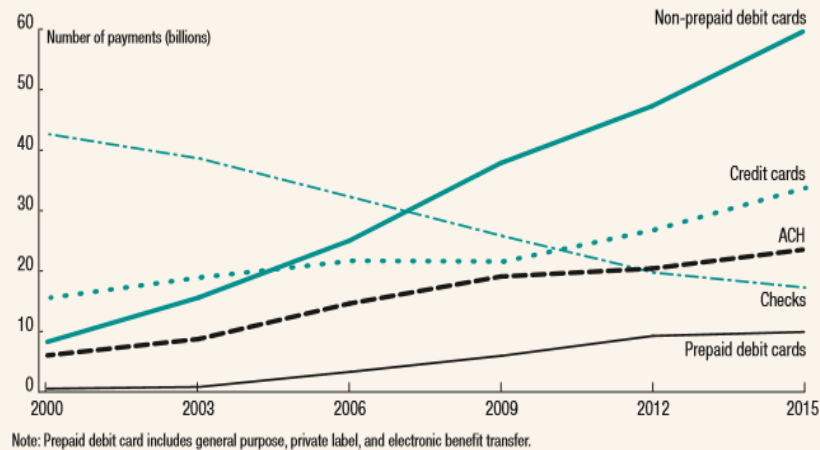
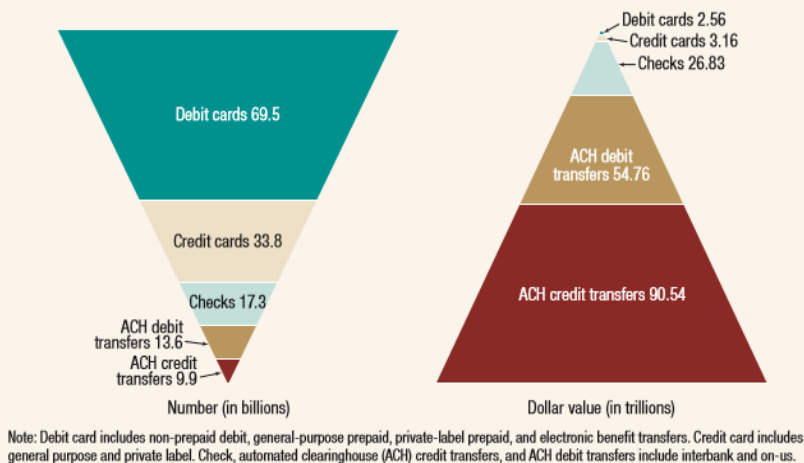


Figure 1. Distribution of core noncash payments by type, number, and value, 2015



- Payments made with debit, credit, ACH and checks total **approximately \$200 Trillion each year**
- Debit/credit card segment growing 7-8% annually
- ACH is largest segment by value, representing ~\$150T of payments
- Large industry players are rapidly consolidating to secure advanced payment technology to remain competitive.
- Global shift towards cashless payment and cashless technology solutions.
- Increase in bank protocols and regulations that aim to enhance consumer protection, increase innovation and reinforce security, already deployed in Europe (PSD 2)
- Banks and payment systems (like US Bank and Elavon) struggle to enter higher risk markets due to less secure payment systems and processing limitations.
- Legacy systems attached to legacy technology are quickly falling behind and will be replaced by new, more secure technology.

A large diagonal graphic on the left side of the slide. It features a photograph of two men in business attire running on a track, overlaid with a dark green geometric shape that forms a large arrow pointing towards the right.

COMPETITIVE LANDSCAPE

Legacy payment systems all face the same weaknesses:

- Speed and efficiency of settlement
- Hacking
- Privacy violations
- Limited bandwidth
- Limited growth potential
- Emerging migration out of legacy systems into blockchain infrastructure

GreenBox's proprietary blockchain ledger payment systems were built from the ground up to protect against these threats, offering a secure, reliable, private, un-hackable, and infinitely scalable system.

AI & FRAUD PROTECTION

Partnership with MaxMind

- Fraud detection tools/software
- Risk score for every transaction
- Reduces manual review
- Decreases chargebacks

Partnership with G2

- Identifies risks when onboarding new merchants
- Content monitoring for E-Commerce merchants

Blockchain Provenance Providers

OUR PARTNERS

TANGO
CARD

ChargeSavvy

DejavooSM
An e-POS Systems Company

CHARGEBACK
DEFENSE

stripe

Verisk
Financial | G2

MAXMIND

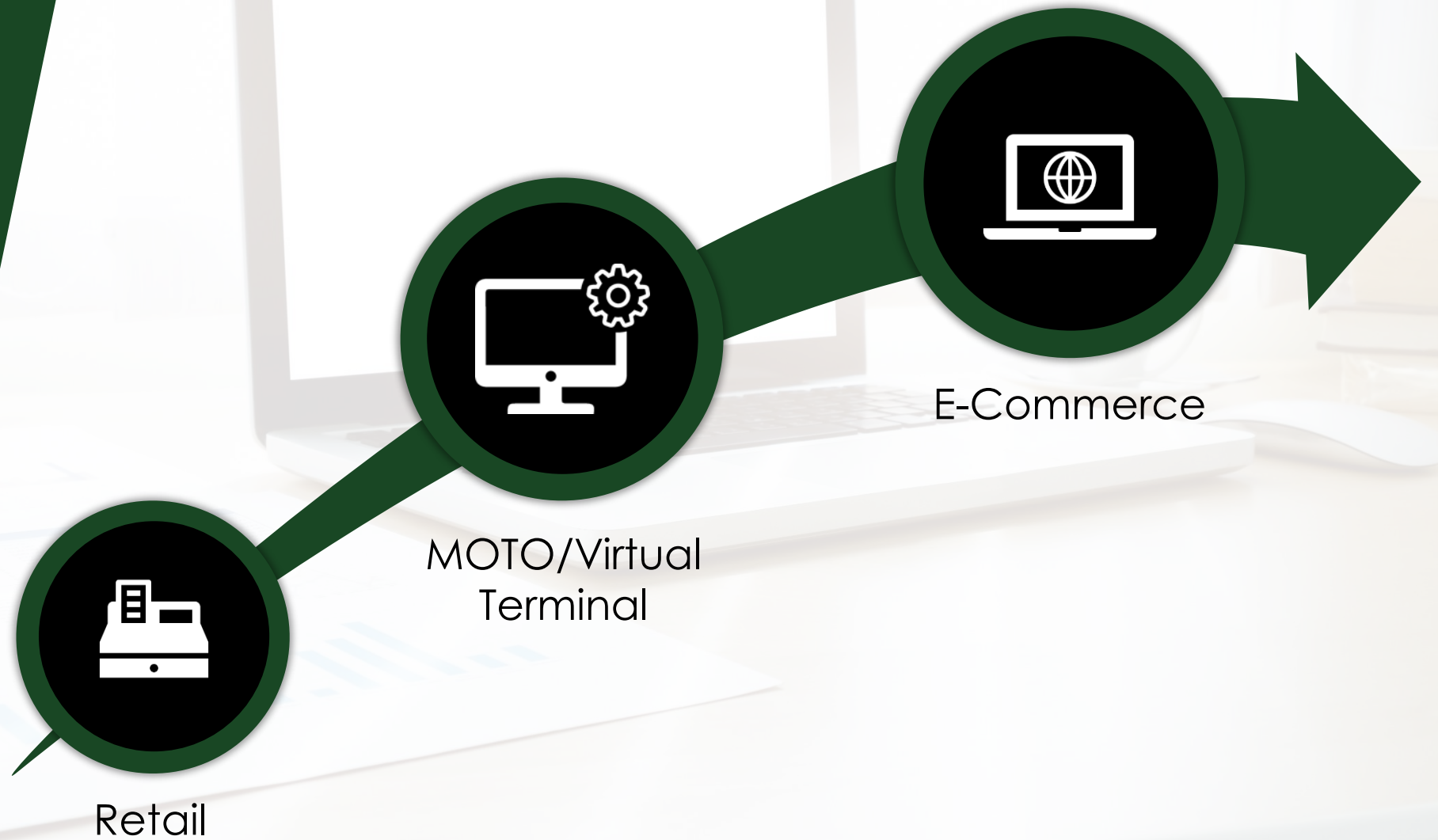
Checkbook

fiserv.
First Data

FluidpayTM

easypost

PROCESSING CHANNELS



SECURITY COMPLIANCE

GREENBox was awarded PCI Compliance Level 1 certification.

PCI Compliance Level 1 is one of four PCI merchant compliance levels and two service provider levels established to protect the security of data on credit cards and their cardholders.

What does this mean?

- **GREENBox** has passed the most rigorous standard for payment card security.
- Trusted by our merchants & managing partners to secure their data.



ROBUST INTELLECTUAL PROPERTY PORTFOLIO

Awarded 5 Provisional Patents Covering Fundamental IP

GreenBox maintains intellectual property ownership of all technology deployed in our ecosystem:

- Tokenizer
- Gateway
- Ledger manager
- Blockchain substrate

Pending supporting patents include fraud proofing, on-boarding accelerators, and an all new blockchain implementation.



Platform Revenue Model

GREENBox net revenues are equivalent to ~2% of the total transaction volume on its platform in Gen2, higher with Gen3.

Sales & Distribution Model

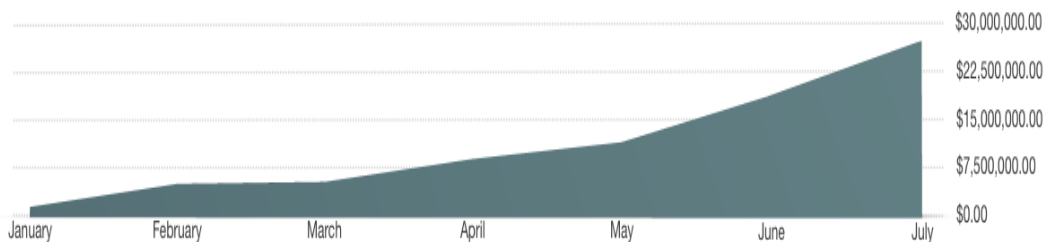
- GreenBox relies exclusively on an ISO (Independent Sales Organization) model for its stream of business, significantly lowering marketing expenses.
- Current ecosystem has hundreds of ISOs, averaging nearly 50 agents each.
- Typical agent has 40-50 unique merchants each.

Growth Drivers

JANUARY 1, 2019 TO JULY 31, 2019

MONTH	TOTAL PROCESS	TOTAL TRX	TOTAL DECLINES	TOTAL DECLINE TRX	TOTAL
January	\$1,584,017.20	12,146	\$303,924.30	1,440	1,887,941.50
February	\$5,029,674.11	46,091	\$2,602,485.07	9,994	7,632,159.18
March	\$5,330,755.87	51,224	\$2,856,992.46	11,928	8,187,748.33
April	\$8,746,045.54	78,868	\$4,733,794.85	18,772	13,479,840.39
May	\$11,226,190.82	197,784	\$6,573,033.81	44,748	17,799,224.63
June	\$18,151,430.72	330,494	\$9,354,058.02	74,090	27,505,488.74
July	\$26,144,441.72	400,081	\$16,843,556.97	141,823	42,987,998.69
Total	\$76,212,555.98	1,116,688	\$43,267,845.48	302,795	\$119,480,401.46

VOLUME GROWTH OF APPROVED TRANSACTIONS



- Expansion into European market with SEPA payment capabilities
- Sustained focus on growing existing relationships with tier-1 banks
- Technology improvements, SAAS
- Acquiring banking bandwidth in order to decrease declined transaction volume and capture associated fees
- Potential M&A activities to expand footprint
- Recent addition of FOREX and Cryptocurrency processing capabilities
- New secure token technology in stabilized Gen3

2020 Events and Timeline

Q1 2020

- Settled two pending litigations
- Released 2017 and 2018 audited financials to work towards regaining compliance on OTC.
- Awarded PCI Level I Certification

Q2 2020

- Completed launch of second generation in-house blockchain ledger technology
- Launch of second generation QuickCard payment technology
- Regained OTC Compliance, shares uplisted to OTCQB.
- Added Forex and Crypto currency to GreenBox ecosystem as forms of payment.

Q3 2020

- Completed retirement or last convertible with early final payment
- Acquired MoltoPay, a Canadian Money Service company to expand global footprint.
- Exercised option to purchase 6 million shares repurchase to improve shareholder complexion.
- Focus on growth in European business and introducing new technology upgrades.

Q4 2020

- Raised \$3.5 million in private placement to expand development resources for Generation 3 platform
- Seek attractively valued merchant portfolios for possible acquisition.
- Goal: \$3 million per day processing volume goal.

2021+

- Launch Generation 3
- Nasdaq Uplisting
- Acquisitions of opportunistic merchant portfolios.
- Continue to develop relationships with strategic partners to scale on next generation product
- Enhance platform with additional development resources.

Recent Timeline of Company Announcements

- **12/28/2020:** Announced company record fourth quarter processing volume, exceeding \$100 million
- **1/11/2021** Appointed Vanessa Luna as Chief Operating Officer
- **1/19/2021** Launched Generation 3 large scale technology upgrades
- **1/20/2021** Entered new vertical in collaboration with Cultivate for curbside checkout.
- **1/25/2021** Announced non-binding MOU for acquisition of ChargeSavvy, a retail payment processor.
- **1/26/ 2021** Announced Gen3 white label bank offering
- **2/1/2021** Provided 2021 financial guidance of at least \$45 million in revenue and at least \$18 million in net income
- **2/4/2021** Announced new secure token technology to Generation 3 offering
- **2/11/2021** Joins Visa's fintech fast track program
- **2/17/2021** Announces Nasdaq Listing and Pricing of an Upsized \$43.6 million public offering

Management Expertise in Payment Security Technology



Fredi Nisan

Co-Founder and CEO

Fredi brings a successful track record in leading business development and growth specifically in the merchant services and POS industry. He recently completed a successful exit for a POS and ERP company that he founded and managed through exit.



Ben Errez

Co-Founder and Chairman

Ben serves as Executive Vice President and Chairmen of the Board for GreenBox POS. His experience includes leadership positions across investment, consulting, software and hardware companies. In his prior executive roles, Ben held positions at Intel, IBM and Microsoft, including engineering management of Microsoft Office for complex scripts. He also consulted on the payment security, reliability and privacy of software and hardware development for the World Trade Center.



Investment Highlights

- **Robust Technology Suite:** Among the fastest, most secure and most scalable payment technology in existence.
- **Recurring, High-Margin Revenue:** Net fee equivalent to 2-3% of transaction volume enables scalable, high-margin revenue.
- **FY2021 Guidance** Net Income of at least \$18 million
- **Positive Macro-Economic Tailwinds:** Well positioned to benefit from global shift to cashless payments and digital currency.
- **Strong Intellectual Property Portfolio:** Comprehensive IP strategy with 5 patents issued and additional patents pending.
- **Experienced Management:** Tenured executive team with robust experience in merchant services and secure payment technology
- **Uplisted to Nasdaq on February 17, 2021**

CONTACT

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