



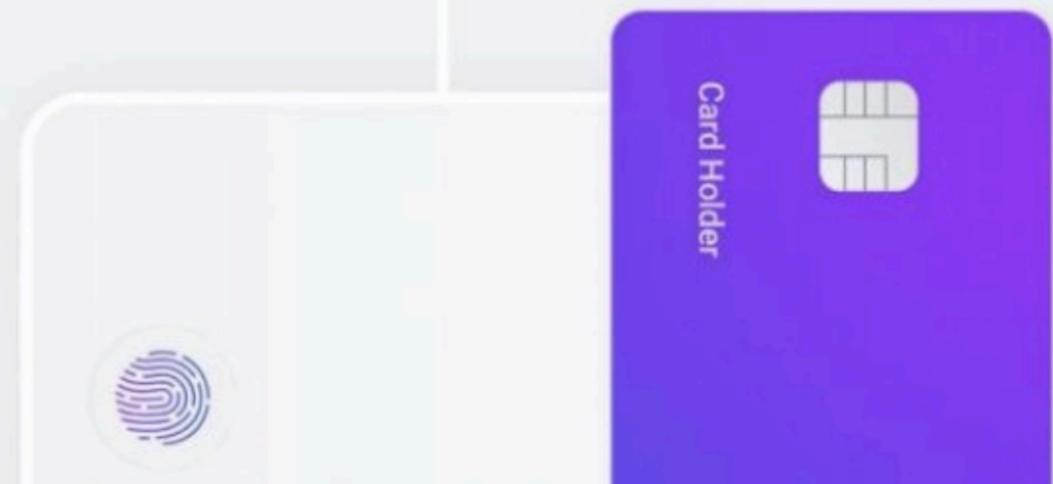
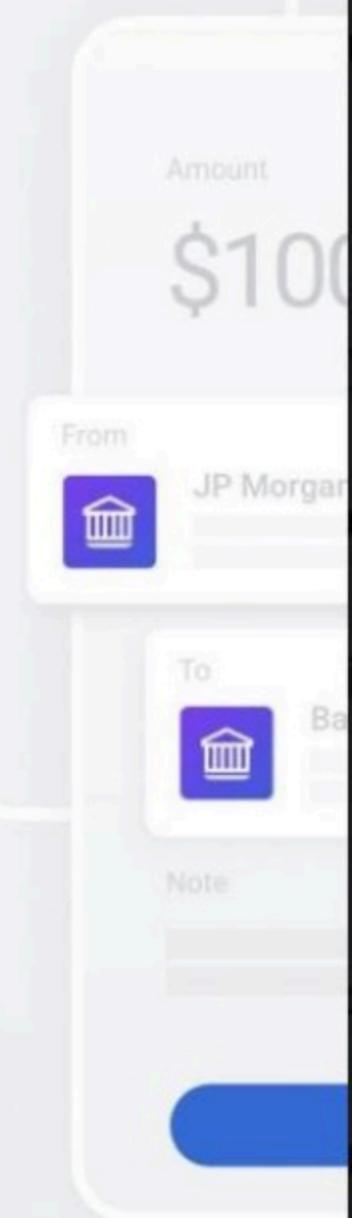
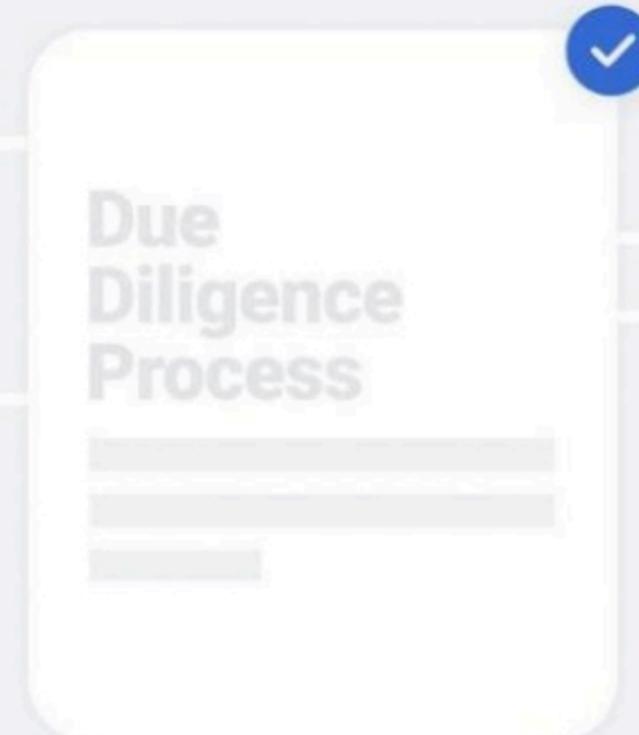
EMBED CODE

```
<script>PRODUCTFY.widget('CreateFinPd') ;</script>
```

Accelerate Financial Product Innovation

{ Embedded Finance to power 'NextGen Applications' }

Series A Investor Deck.





We started Productfy in 2018 with the thesis

Financial Services is Moving to the Edge.



Get Paid Instantly With
the Lyft Direct Debit Card
for Drivers



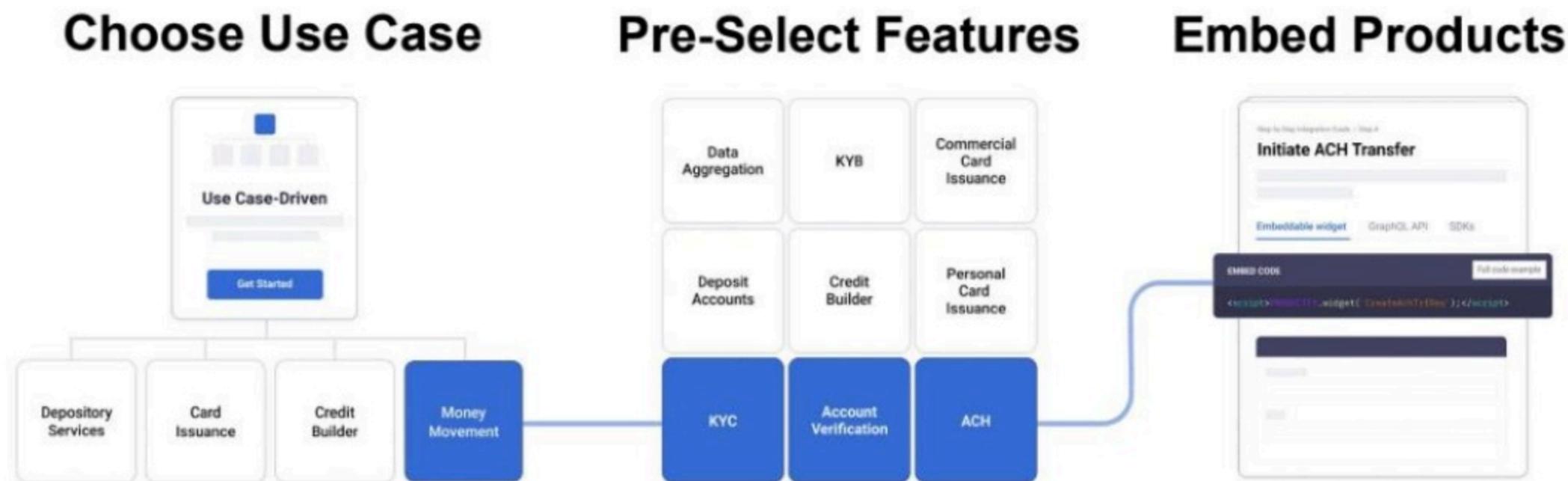
Introducing Apple Card, a
new kind of credit card
created by Apple



NetSuite launches banking
as a service to help
customers tackle new era
of banking



We help clients launch financial features in *as little as 3 weeks*.



<Strategic Investors>

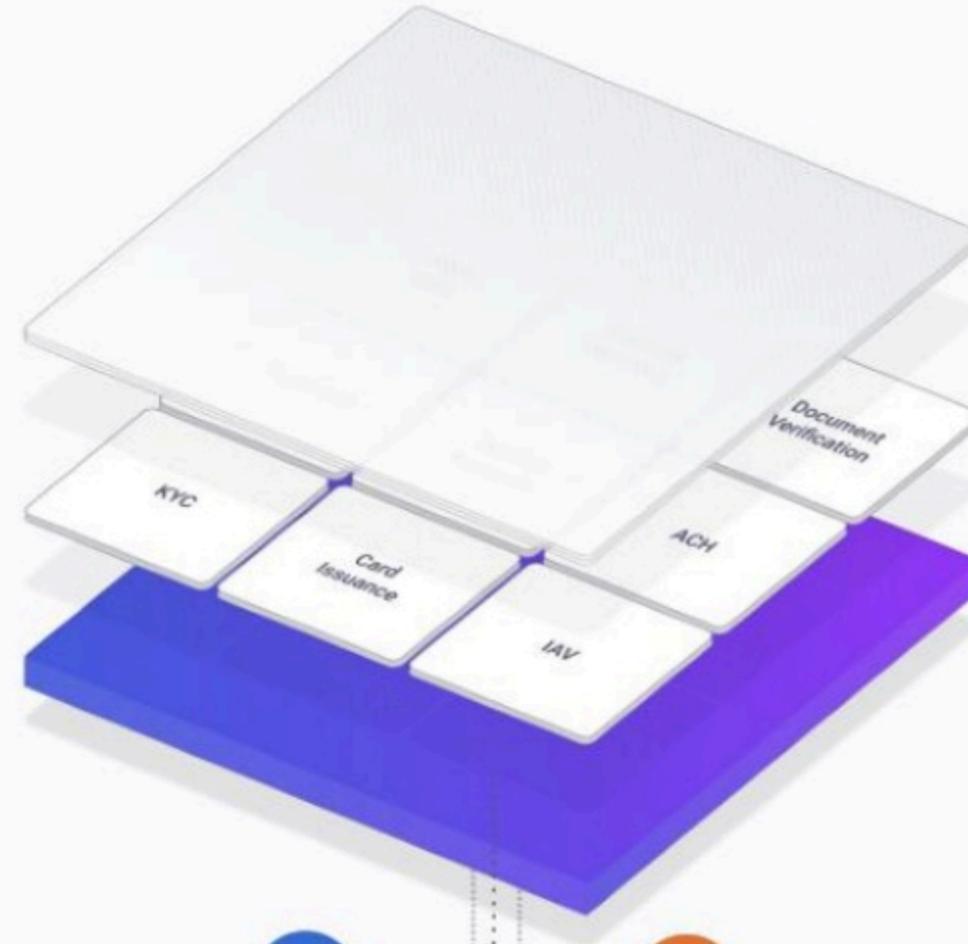


<Strategic Partners>



With Embedded Finance and Banking Infrastructure In-A-Box.

Marketplace of Enablement Services



World-Class DevX with UI Widgets, Flexible APIs, and Compliance-as-a-Service

Omnipurpose General Ledger on a Secured HADR Platform

Scalable Distributed Financial Infrastructure with Redundancy



Existing BaaS Solutions

fail to meet customer needs and can't scale.

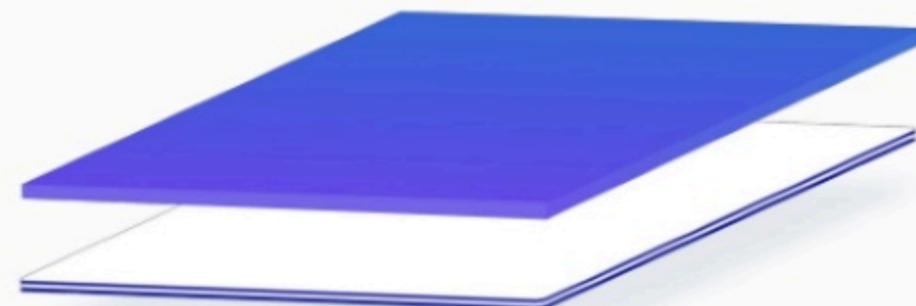
Technology Only



Bank Expose APIs



Thin Veneer On Top of a Bank



Technology without bank sponsors and data providers is incomplete.

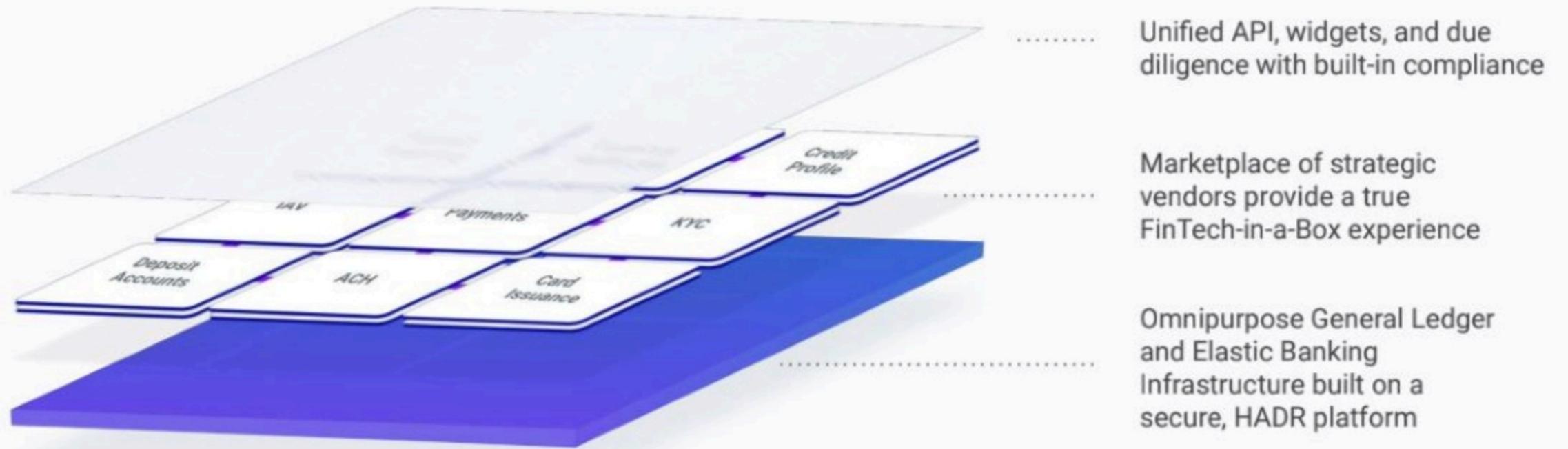
Bank charter limits functionalities and can't achieve AWS scale.

Worst of Both Worlds: single charter with increased friction and costs.



We're setting standard for BaaS 2.0

by creating a marketplace and a true FinTech-in-a-Box experience.



Multiple bank partners power wide breadth of functionalities and redundancy.

Strategic relationships with data providers and processors underpins the most complete FinTech platform in market.

Unified due diligence and built-in, templated compliance massively reduces friction to launch products and drives greater safety.

Unified platform enables industry-leading DevX, efficiency, and price competitiveness.



We mapped out the Client Journey

Regardless of their use cases, most customers want the same things.



Step 1

Single Point Solutions:
Money Movement or
Card Issuance



Step 2

Digital Wallet, DDAs,
Savings, and Financial
Management



Step 3

Credit Services with
Secured Credit Cards
or Credit Builder



Step 4

Unsecured Credit
Products and Credit
Warehousing,
Investments

...

Graduate to some
Program
Management,
Productfy does more
tech



Launch a Branded Debit Card Program

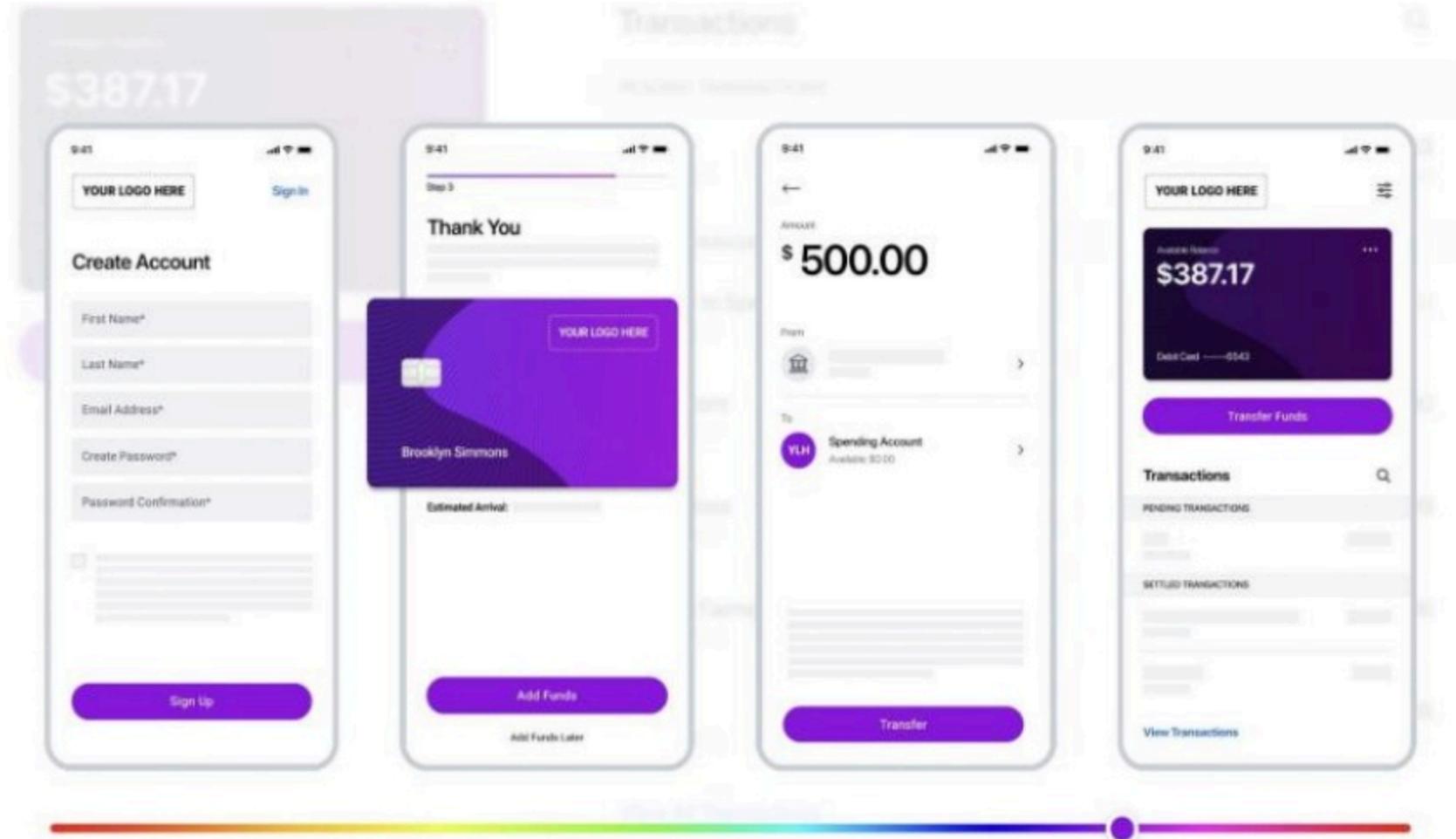
Embed a debit card program into your application - including a fully enabled white label solution backed by compliance, program management, and Productfy's world-class banking as a service platform.

We're reimagining

Branded Card Issuance

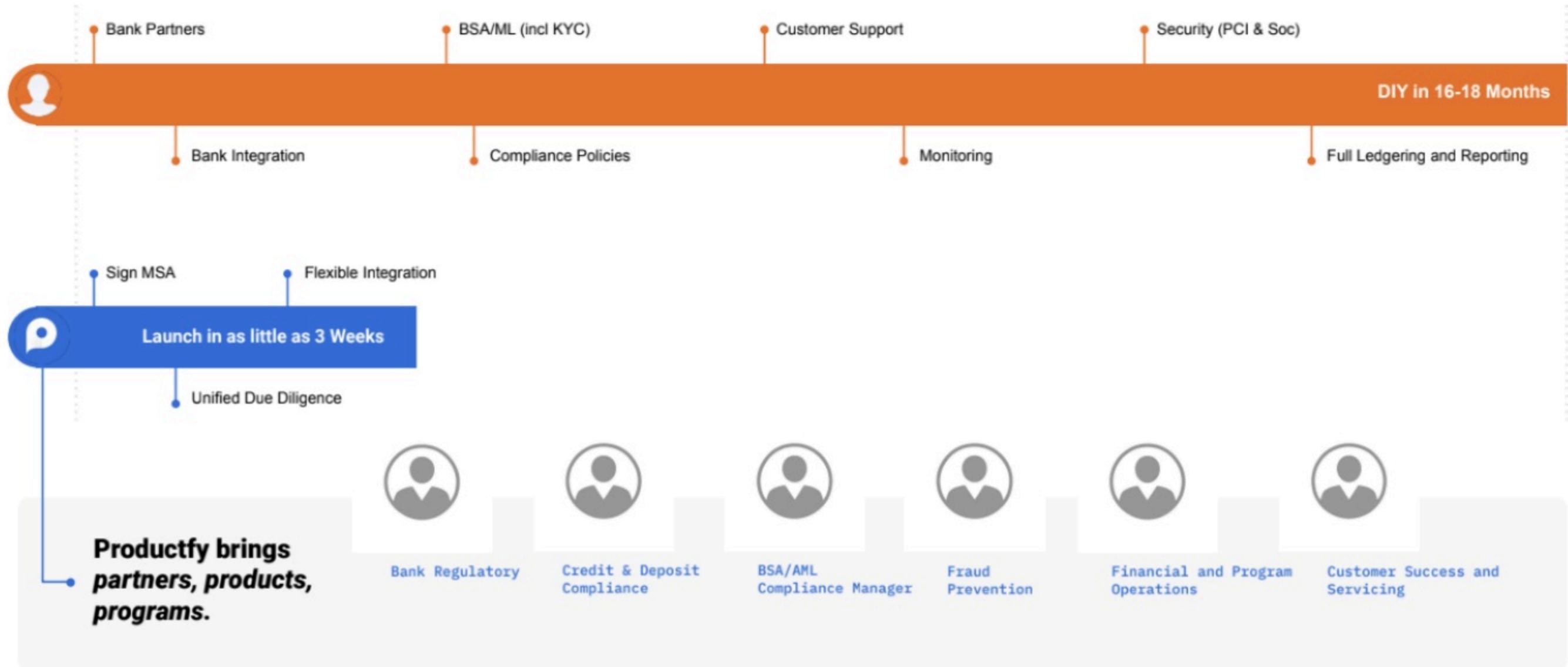
...as a glide ramp to market

- Zero fee virtual deposit accounts
- Debit card with Mastercard
- ACH funding and transfers
- Instant Account Verification
- KYC
- e-Statements
- Pre-approved disclosures



Enablement as a Competitive Advantage.

Compliance and Program Management Expertise As a Service





Productfy is becoming the Indispensable FinTech Platform

to help our clients build, deploy, program manage, and achieve commercial success.

Enablement

Enablement and utility services create differentiated accounts and products that drive greater utilization, leading to greater commercial success.

Compliance

Compliance templates and unified due diligence reduce cost and time to launch new financial products.

Program management helps our client efficiently and lawfully operate financial products.

DevX

World-class DevX enable companies to build and deploy quickly.

AWS-style self-service onboarding drives greater efficiency.

Infrastructure

HADR infrastructure with proprietary event-sourcing architecture allows us to scale with our clients.

Deposit, Investment, and Lending Products that transcend the spectrum of a balance sheet, all on one unified general ledger.

Marketplace

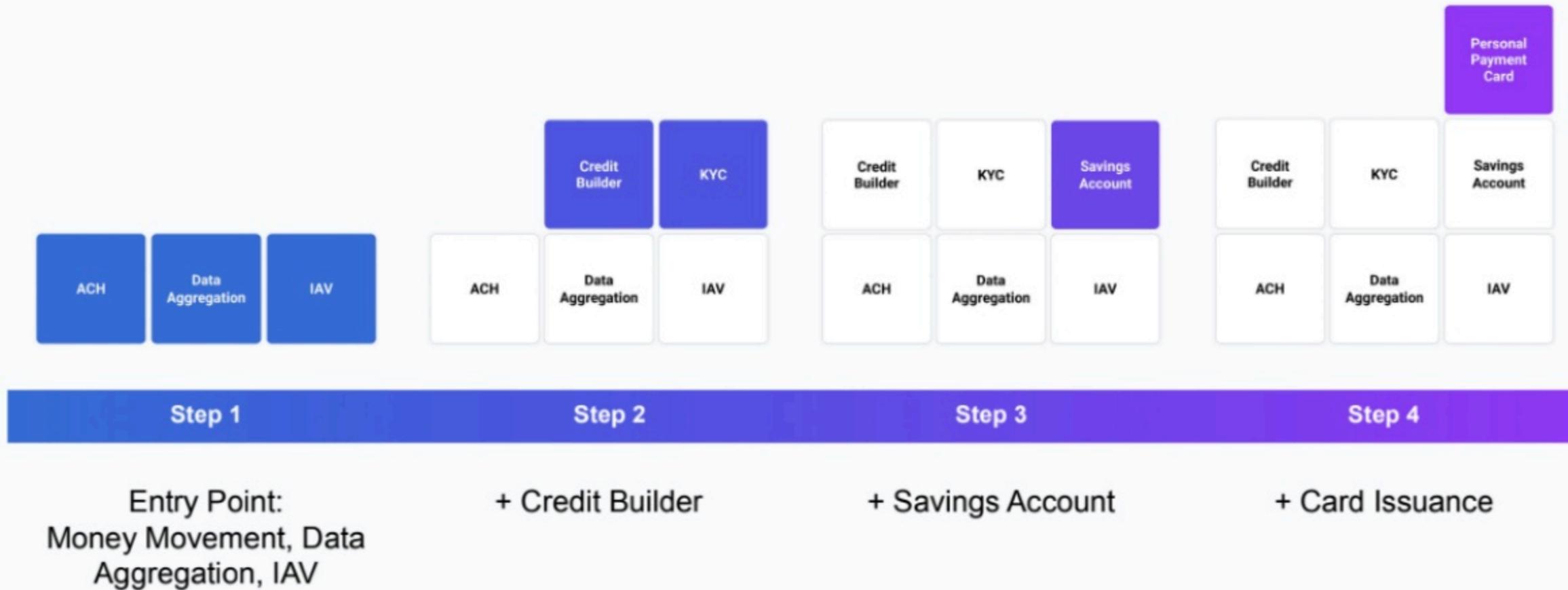
Elastic Banking Infrastructure routes transactions and deposits through bank-optimized paths and offers clients unparalleled cost savings and breadth of functionalities.

Marketplace of strategic partners reduce onboarding time and drives price competitiveness.



A Happy B2C Client

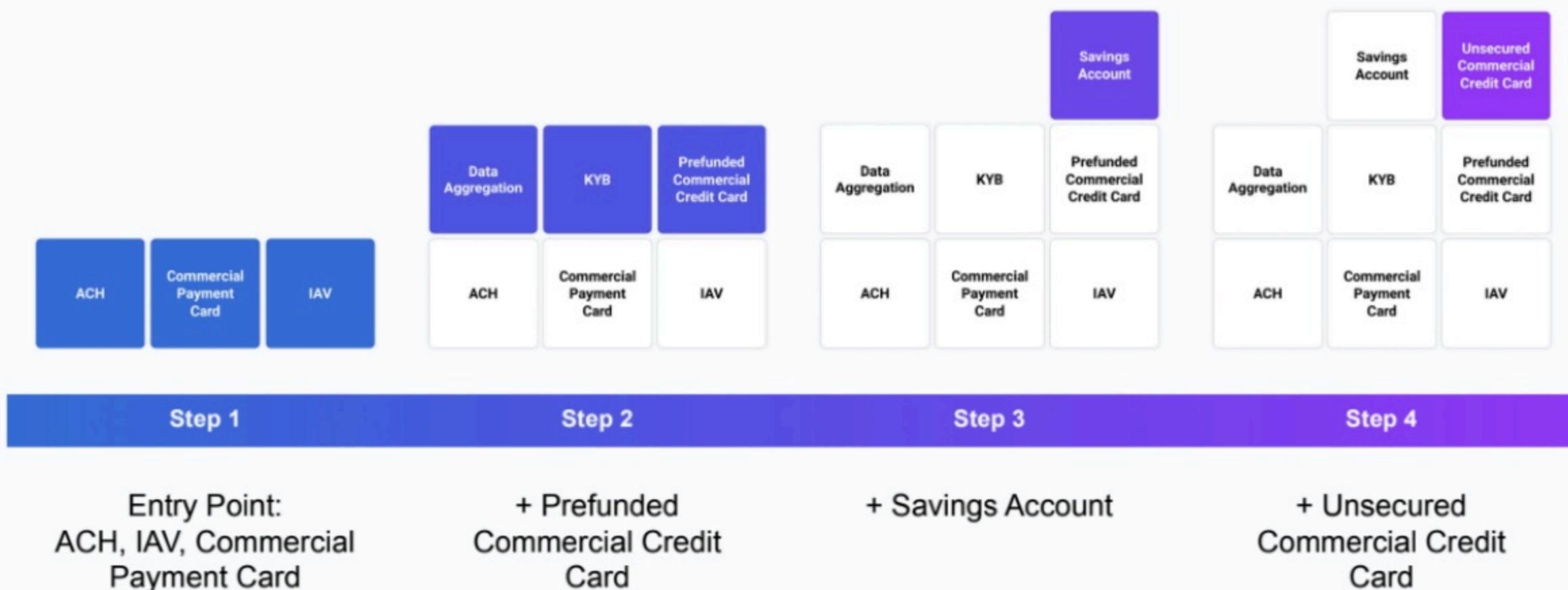
building an all-in-one financial management platform.





A Happy B2B Client

building a financial OS for SMBs.





We're Raising \$15M

for the next leg in our journey to build the indispensable FinTech infrastructure platform.



Products and Services Milestones

- Commercial and Personal Debit and Credit Card Issuance
- Program Management for KYC, KYB, Credit, and Deposit Accounts, and Credit Builder
- Money Transmittal License and Elastic Banking Infrastructure
- World-Class DevX and Self-Service Onboarding



Series A Go-to-Market

Land and Expand

Channels

- Direct outbound to competitor clients
- Direct outbound to Fintechs via Leads DB
- Strategic partner channels

Monetization: Per Unit

- ACH Volume
- Instant Account Verification

- KYC (Know Your Customer)
- Bank Accounts

Monetization: Per MAU

- Platform Fees
- Data Agg

Monetization: Interchange

- Sponsorship Fees (BPS)

Money Movement (MM)



MM + Banking



MM + Banking + Cards



Escape Velocity

International Remittances

Servicing Infrastructure

Elastic Banking Infrastructure

Investments

Bank White Labeling

Payment Network

Enablement Services



Transforming how financial products are built... For Good



Duy Vo
Founder, CEO
duy.vo@productfy.io



Melba Roy - Head Computer Programmer
at Goddard Space Flight Center