



## 2024

### Engaged with a Processor Providing Tracking and Split-Pay Solutions from the Cardholder Side

- January 31, 2024, WeSave signed an exclusive Joint Marketing and Development Agreement with **MJP, LLC** to support the onboarding of local POS retail storefront merchants and enrolling cardholders into the WeSave ecosystem. This relationship will also allow WeSave to issue its own debit card along with its loyalty rewards program to customers. MJP has also agreed to exclusively offer the WeSave loyalty program for any cards they issue. From our viewpoint, it allows us to track purchase transactions from the cardholder side and splits off the merchant fees we are due in real time.

### Finalizing Offering Document Filings and upgrades to Websites

- Year-To-Date: Finalizing content, “look and feel,” and beta testing and debugging of [www.investwesave.com](http://www.investwesave.com) (CF investment portal); [www.wesaveinc.com](http://www.wesaveinc.com) (corporate site); [www.wesave.com](http://www.wesave.com) (shopping portal).
- Ready to start raising capital under our offerings.
- Ready to launch and market to the public, enrolling members, and merchant partners.

### Time to Raise Launch Capital

- NOTE: In good conscience, we could not raise money without knowing our novel “Equity as a Reward” concept would be allowed under SEC regulations. Now that we have completed and legally complied with all our offering documents, our number one priority is to raise capital and execute our launch phases.

### Currently In Beta Phase Process

- As WeSave’s platform is the first loyalty program that is integrated with ICH, we are now adjusting, synchronizing and beta testing the system.
- Integrating API connection with **PT Holdings** for beta testing our weConnect™ package with local retail merchants. This application provides Banking as a Service (BaaS) solutions for our merchants that facilitates split-pay and faster settlement and allows us to track customer purchases from the merchant side.
  - Tech Dept is working on building a Vendor Training and Support Module that addresses Shipping and Fulfillment, Customer Support and Returns & Refunds
- Integrating API connection with a third-party provider under **MJP’s master license** for beta testing the tracking of customer purchases from the card issuing side and the reporting that goes with it.
- We are upgrading our current AI customer service software and intend to put more money and resources into this especially important division of our company.
- We are currently reviewing and designing a Mobile App for a target launch in May of 2024.
- We are finalizing two LPO contracts, both companies will have the rights to onboard both merchants and members into the WeSave ecosystem.
  - Tech Dept is testing application flow and functionality including RDE set up and distribution of funds and Reports pages, testing and modification.

- We are preparing to pilot launch with several local Chambers of Commerce, merchant associations, affinity groups and a couple of influencers that are interested and ready to be onboarded so they can refer their merchant clients, patrons, or followers as the case may be to the WeSave ecosystem.
- Beta testing and streamlining the onboarding process for investors, members, and merchants.
- Beta testing purchases being made on [www.wesave.com](http://www.wesave.com) which includes sales tax collections, shipping, returns, rewards applications, merchant and customer dashboards, tracking, and reporting.
  - Tech Dept is currently doing Site Maintenance on our shopping cart, testing orders, making sure store databases are updating so that we can identify products that are out of stock prior to a customer making an order and we are updating hard coded design features on the site.
- We are currently looking at AI integrations that can upgrade our system, add new features and capabilities while reducing the staffing costs normally associated with growth.
- Once we complete the two API integrations discussed above, we'll remain in that mode for upgrading and fine-tuning. This includes enhancing both the API for the merchant acquiring side tracking and the API for the card side tracking.
- Specifically, on the card side, it's worth noting that this platform provides us with the ability to create a system like Apple Pay that we call "wePay". Users can add their payment cards to their account, earning loyalty rewards on cards that typically don't offer such benefits.
- In this phase, we'll stay focused for approximately three to four months. The goal is to perfect, clean, and gradually add more customers and merchants to the platform. This approach allows us to handle any debugging and upgrading requirements that may arise as we continue to grow.
- Once this phase is successfully completed, we'll have the opportunity to introduce various Software as a Service (SaaS) features like the ones listed below. These additions are designed to enhance the merchant experience, making it more powerful, and optimize the member experience for increased profitability and convenience.
- **Future Software as a Service (SaaS) solutions In the Pipeline:**
  - **MOBILE APP** (R&D priority for May rollout)
  - **IN-STORE PICKUP** (95% Completed)
  - **CURBSIDE PICK UP** (50% Completed)
  - **SAME DAY DELIVERY** (50% Completed)
    - Buy online and can pick-up or get same day delivery from local stores.
  - **SCAN & PAY**
    - When shopping at a participating WeSave local merchant; simply scan the QR Code in your WeSave App, pay on your phone and skip the checkout line.
  - **MORE...**
    - Platform flexibility for vendors and superior online and offline customer experience synchronization through debit card use and rewards at the Point-of-Sale, and convenient shipping and delivery options.