



2019

International Clearinghouse, Inc.

- March of 2019, the Executive Team formed the **International Clearinghouse, Inc. (“ICH”)** as a centralized loyalty transaction processor hosting its proprietary RDE with a reciprocal coalition business model targeting payment cards and digital commerce. In many ways it mirrors the MC/Visa compensation model for merchant acquirers and card issuers.

MetaBank becomes funding partner.

- December of 2019, after extensive due diligence, **MetaBank’s** investment division invested cash and in-kind assets becoming ICH’s first high-profile marquis investor, sponsor bank and founding member on its Board of Directors.

Technology Platform Development

- 2020 and into 2021, ICH updated and integrated the legacy platform it inherited from Source and HELP and developed a cloud-based technology platform that captures, tracks, manages and distributes loyalty rewards to all participants who are a part of each individual consumer/merchant transaction as part of its settlement and reconciliation process.
- 2021, The Executive Team was advised that since we already had a brand in the marketplace called WeSave Rewards, LLC that it should be repurposed and become the first loyalty brand that ICH would process for.

Contracted with a Merchant Service Provider utilizing a Split-Pay Processor

- August of 2021, WeSave Rewards signed a Master Software Provider Agreement with a **Digital Software Solutions Company** that could process split-pay services for our merchant partners.

Contracted with Fiserv and CardConnect™

- August of 2021, ICH also signed an agreement with **Fiserv**, one of the largest payment card processors in the world, under its CardConnect™ Agent program with the highest level of admin access as a licensed co-pilot partner on their system for providing traditional merchant services to brick ‘n’ mortar retail businesses.

Contracted with an Affiliate Merchant Aggregator

- September 7, 2021, ICH signed an agreement with **Indi Individuals, Inc.** an affiliate marketing company connecting online merchants and their products to our platform.

Loyalty Platform Strategy

- Throughout the summer and into the fall of 2021, the updated ICH platform was completed. Therefore, the Team decided that ICH was best suited as a fintech processor in the background and to establish another marketing company as the front-facing public brand and the first loyalty program to integrate with ICH.

Funding Strategy

- Additionally, looking ahead at its funding goals, the Executive Team wanted a fresh corporation that would expedite the approval process with any SEC offerings the Board wanted to execute. We also knew having a fresh entity would expedite audits by a third-party CPA firm normally needed for offering compliance.