



GREENBOX
CASHLESS MADE SIMPLE

NASDAQ: GBOX

MARCH 2022
INVESTOR PRESENTATION



FORWARD LOOKING STATEMENT

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.



OUR COMPANY

DRIVING THE FUTURE OF FINANCIAL TECHNOLOGY



OUR MISSION

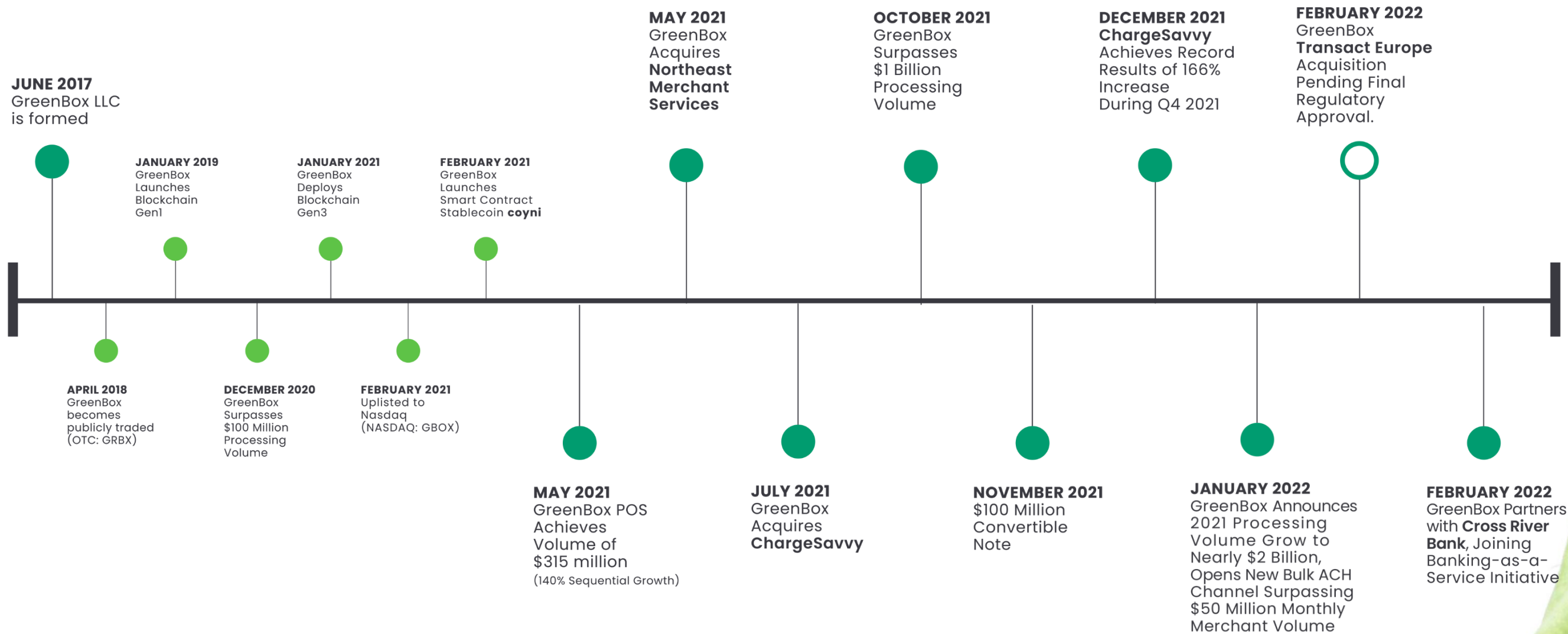
BUILD COMPLIANT, CUTTING EDGE BLOCKCHAIN LEDGER TOKENIZED PAYMENT SOLUTIONS FOR THE DIVERSE, EVOLVING AND DYNAMIC GLOBAL MARKET.

COMPANY OVERVIEW

- ROBUST TECHNOLOGY SUITE
- RECURRING, HIGH-MARGIN REVENUE
- PARTNERSHIPS
- ACCOUNTABILITY ON THE BLOCKCHAIN
- EXPERIENCED MANAGEMENT

POSITIVE MACRO-ECONOMIC TAILWINDS

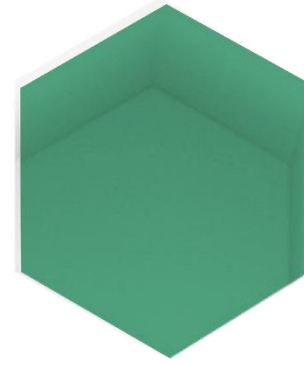
COMPANY MILESTONES



TECHNOLOGY DISRUPTING PAYMENTS LANDSCAPE

- Global digital payment market size projected to register a CAGR of 19.4% from 2021 to 2028¹
- Office of Comptroller of the Currency opens the door for national banks to hold deposits as stablecoins²
- Legacy systems (ACH, FedWire, Swift) are behind the times and will be replaced by new, more secure technology
- Governments are shifting towards digital currency³

1. Grandview Research
2. Office of the Comptroller of Currency
3. S.3571 - Banking for All Act



WHY GREENBOX?

TRUSTED & SECURE

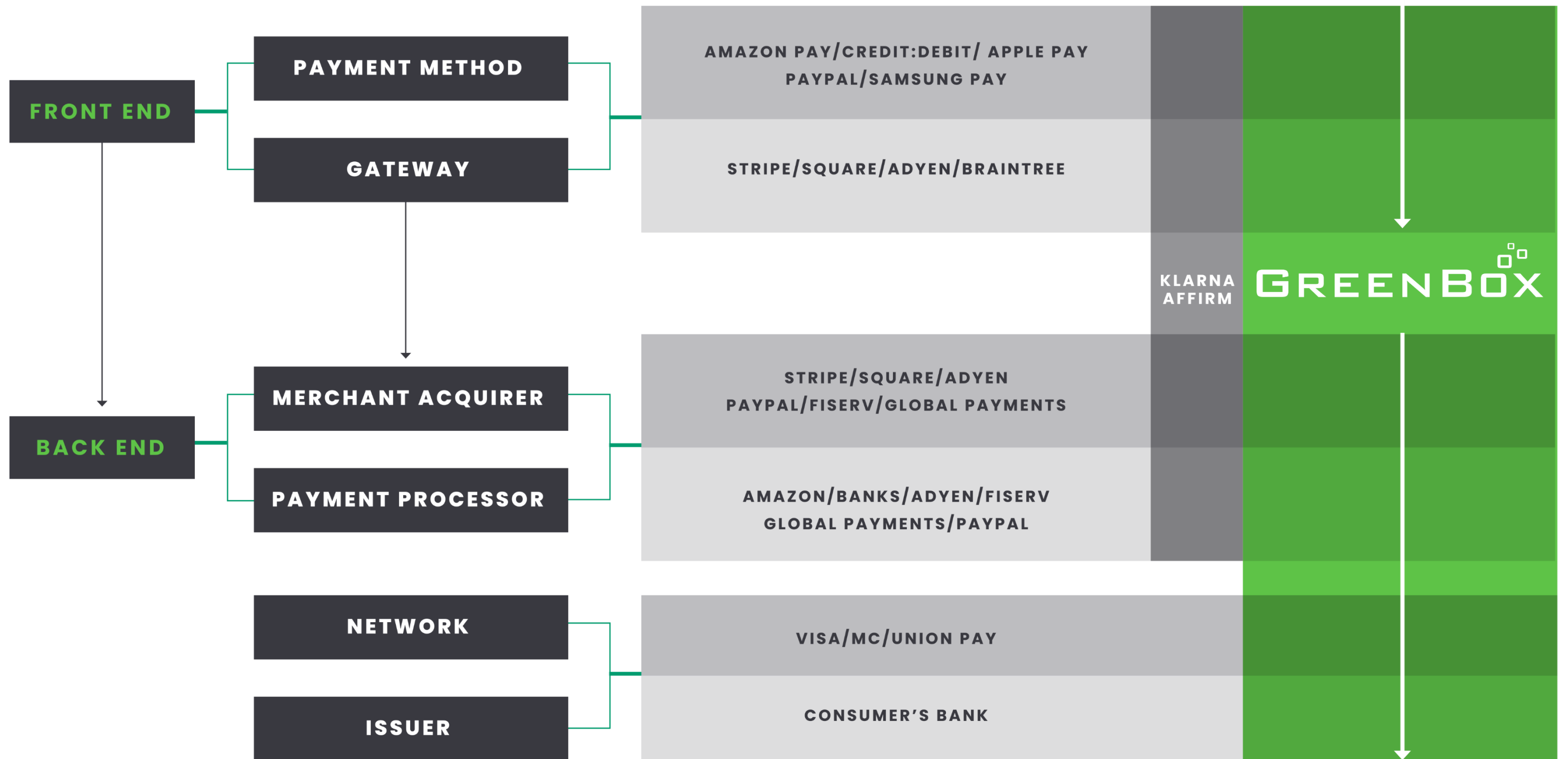
GreenBox proprietary blockchain ledger and smart contract token technologies create seamless payment processing solutions using digital encryption keys to verify, secure and record details of each transaction conducted within GreenBox's private system.

- **COMPLIANT TOKENIZED BLOCKCHAIN PAYMENT SOLUTIONS**

- **NEW APPROACHES TO PAYMENT PROCESSING**

- **REVOLUTIONIZING CASHLESS TRANSACTIONS WITH BLOCKCHAIN AND TOKEN TECHNOLOGY**

GREENBOX IS THE END-TO-END SOLUTION



KEY DIFFERENTIATORS



- Backend foundation built on highly manual anitquated software
- Rebuilding an entire system is cost prohibitive for legacy companies
- Industry is ripe for disruption and evolution



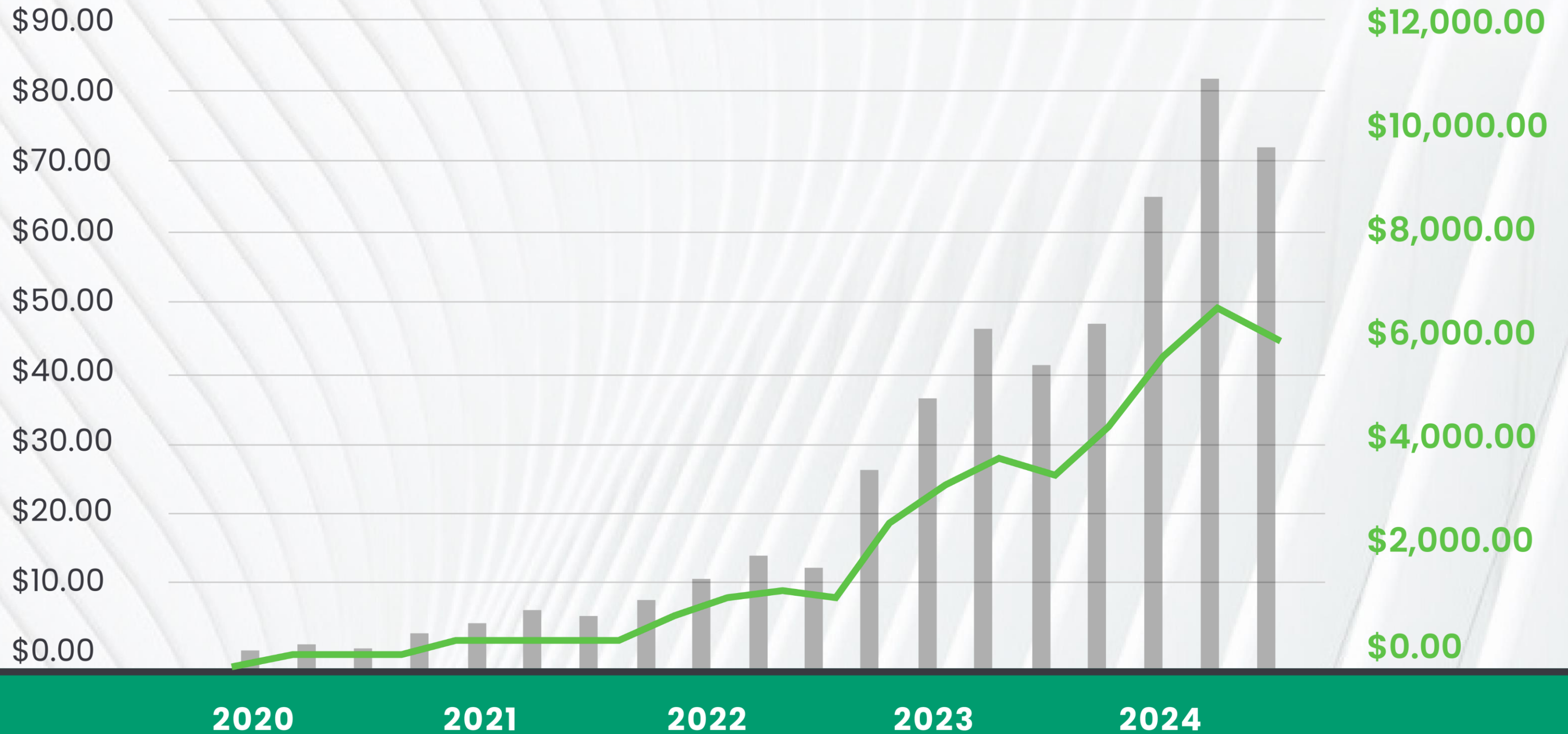
- Positioned vertically in order to capture a significant share of the transaction volume
- Faster and more secure transactions
- Provides white label banking solutions, blockchain provenance and creates a tokenized ecosystem
- Gen3 technology platform has no barriers to scalability

A large, rough, green emerald crystal cluster is the central focus of the image. The crystals are faceted and have a deep green color with some internal inclusions. The text 'INVESTMENT OVERVIEW' is overlaid in white, bold, sans-serif font across the center of the crystals.

INVESTMENT OVERVIEW

KEY METRICS TRAJECTORY

REVENUES & VOLUME GROWTH PROJECTION



\$M REVENUES

\$M VOLUME

GREENBOX POS

(NASDAQ: GBOX)

SHARE PRICE¹	\$2.80
MARKET CAP¹	\$120.9M
TTM REVENUE²	\$22.2M
SHARES OUTSTANDING²	43.18M
FLOAT²	19.59M
INSIDERS	54.3%
EMPLOYEES <small>(1099, REMOTE DEV, AND FULL TIME)</small>	210
HEADQUARTERS	SAN DIEGO

¹AS OF MARCH 7, 2022

²AS OF MARCH 7, 2022



ROBUST TECHNOLOGY SUITE:

World class end-to-end, vertically optimized, blockchain ledger-based payments processing

SMART CONTRACT TOKEN TO ACCELERATE REVENUE GROWTH:

Net revenues projected to be ~2.5% of deployed revolver seed capital per month at stabilization

FY2022:

Processing volume of at least \$4.9 billion

RECURRING, HIGH-MARGIN REVENUE:

Improved Gen3 process reduces transactional costs and improves operating margin.

ISO SALES MODEL:

Significantly reduces marketing and client acquisition costs

BOARD APPROVED SHARE BUY-BACK PROGRAM

Details in the upcoming 10-K

A photograph of a pyramid-shaped structure, possibly a monument or a marker, standing in a field of tall, dry grass. The pyramid is white with a textured surface and a greenish-blue edge. The sky is overcast with grey clouds. The overall scene is desolate and atmospheric.

LAUNCHING A STABLECOIN

coyuni

STABLECOIN

The best of both worlds for instantaneous transactions with blockchain security, without the price volatility of cryptocurrencies.

- Transactional stablecoin with value attached to US Dollar
- Instant settlement using GreenBox blockchain ledger in any location and currency, crypto or fiat, at lower fees, in a tokenized secure ecosystem
- Solves for existing problems inherent in current digital payments structure: crypto (volatility) and stablecoin (cost and settlement time)
- Secure centralized node with superior governance, separating asset's decentralized visibility from access to its centralized value
- Reversible, deletable, and compliant Smart contract-based architecture
- Streamline process improves operating margins with ...

lower
COSTS

faster speed

ADOPTION STRATEGY



DEDICATED TOOLING

- Dedicated P2P app (similar to Venmo™)
- Regulated custodial and reserve account architecture (similar to USDC™)

KEY ACCRETIVE ACQUISITIONS

- Banking and acquiring capabilities globally driving processing volume and adoption
 - **Transact Europe*** – Licensing assets, management compensation tied to processing volume hurdles
 - **ChargeSavvy, LLC** – Large processing volume portfolio, new verticals, POS technology
 - **Northeast Merchant Services** – Acquired BIN and retail processing portfolio

PARTNERSHIPS

- Territorial Bank of American Samoa
- isMedia NFT platform development
- Cross River Bank

ISO / AGENT NETWORK

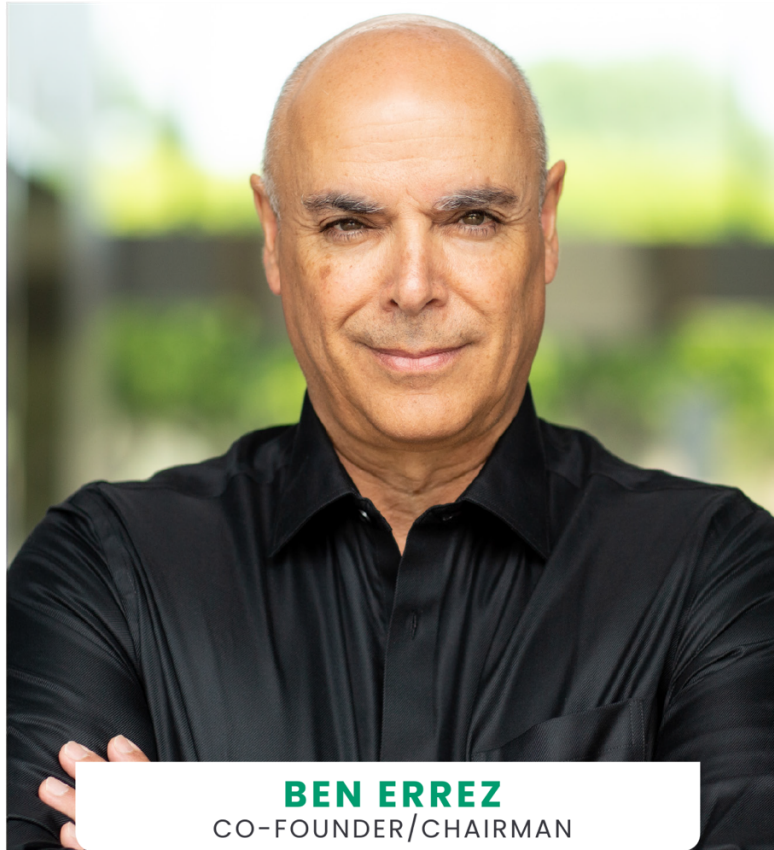
- Crucial for driving both domestic and global Coyni adoption





WHO WE ARE

LEADERSHIP



BEN ERREZ
CO-FOUNDER/CHAIRMAN



FREDI NISAN
CO-FOUNDER/CHIEF EXECUTIVE OFFICER



MIN WEI
CHIEF OPERATING OFFICER



KEN HALLER
PRESIDENT OF PAYMENTS



BEN CHUNG
CHIEF FINANCIAL OFFICER



JACQUELINE B. REYNOLDS
CHIEF MARKETING OFFICER



POUYA MOGHAVEM
CHIEF BUSINESS DEVELOPMENT OFFICER



LINDSEY LEE
VICE PRESIDENT LEGAL

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