Guac

Loyalty as a Service

Guac solves an imminent threat to trillions of dollars of deposits and erosion of the traditional banking system while improving financial profiles for young adults

" Guac fixes the urgent problem faced by banks in the form of deposit flight and loss of profitability. Young adults use Guac to achieve their hard-to-reach savings goals with an automated solution"

The Warning Lights are flashing for Banks

50% of Young Adults are moving away from legacy banks

- Young Adults want a better digital bank & they are looking
- 50% of Gen Z & Millennials' banking relationships are at risk
- 70% of Under 55's banking relationships are at risk

Source   Source

Leading to Deposit Flight (Deposits and Revenue leaving the bank)

- Mid-Sized regional banks lost $1T in deposits Q1 '23
- Brokered "hot" deposits surged to $1.2T in Q2 '23, up 86% YoY

Source   Source

Leads Banks to fewer loans and lending less

- Banks make the most of their money from loans
- 72% of Millennials & Gen Z are saving less than prior generations, delaying major financial milestones like qualifying for credit and loans

Source

The Warning Lights are flashing for Banks

Young Adults want a better digital bank, They are looking!

- 50% of Gen Z & Millennials' banking relationships are at risk
- 70% of Under 55's banking relationships are at risk

Source   Source

They Can't Save on their own and desperately need help

- Nearly half of Americans have $500 or less in their savings accounts
- Mid-Sized regional banks lost $1T in deposits Q1 '23
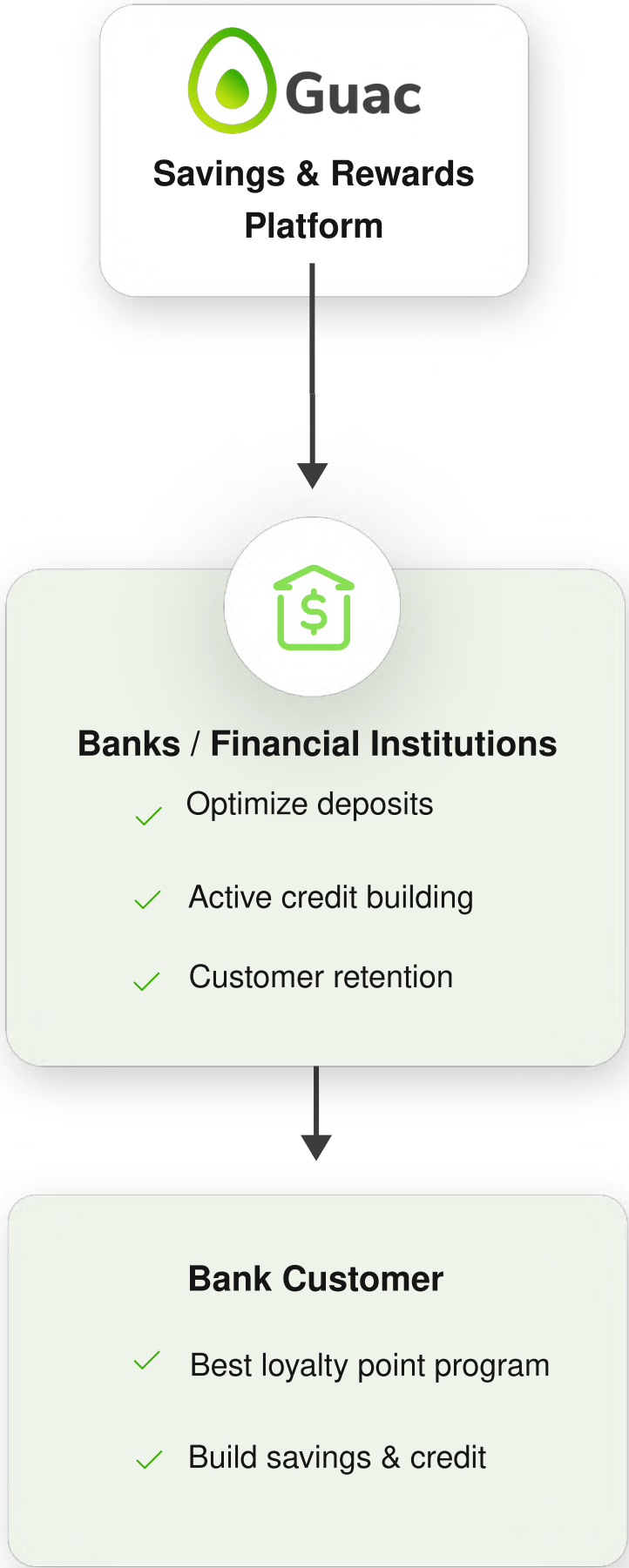- Brokered "hot" deposits surged to $1.2T in Q2 '23, up 86% YoY

Source   Source

Leads to less share of the wallet for each bank

- Banks make the most of their money from loans
- 72% of Millennials & Gen Z are saving less than prior generations, delaying major financial milestones like qualifying for credit and loans

Source

Guac
Savings & Rewards Platform

Banks / Financial Institutions
- ✓ Optimize deposits
- ✓ Active credit building
- ✓ Customer retention

Bank Customer
- ✓ Best loyalty point program
- ✓ Build savings & credit

Guac Converts & Retains the Younger Generation

- Targets 18–35-year-olds, Guac's top two customers segments
- Net new checking accounts, savings accounts with reduced churn for banking partners

Guac Keeps the Deposits & Generates New Deposits

- Additional $300 of deposits created/retained per customer per month
- 100k customers converted = $30M of additional deposits per month

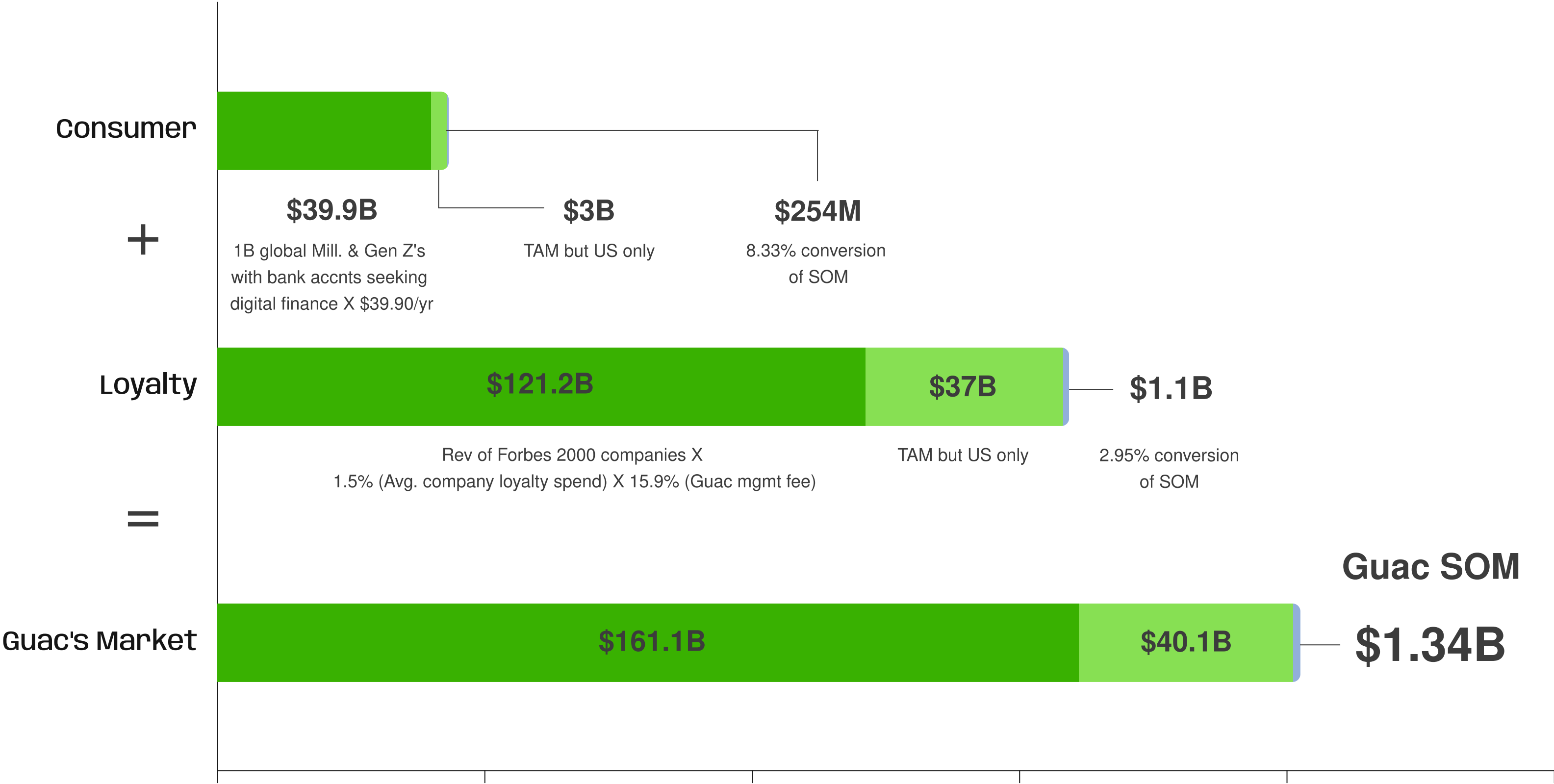## Better Customer Credit Profiles + Deposits = More Bank Profit

- Active credit monitoring and building, data insights on spending, credit and customer profiles
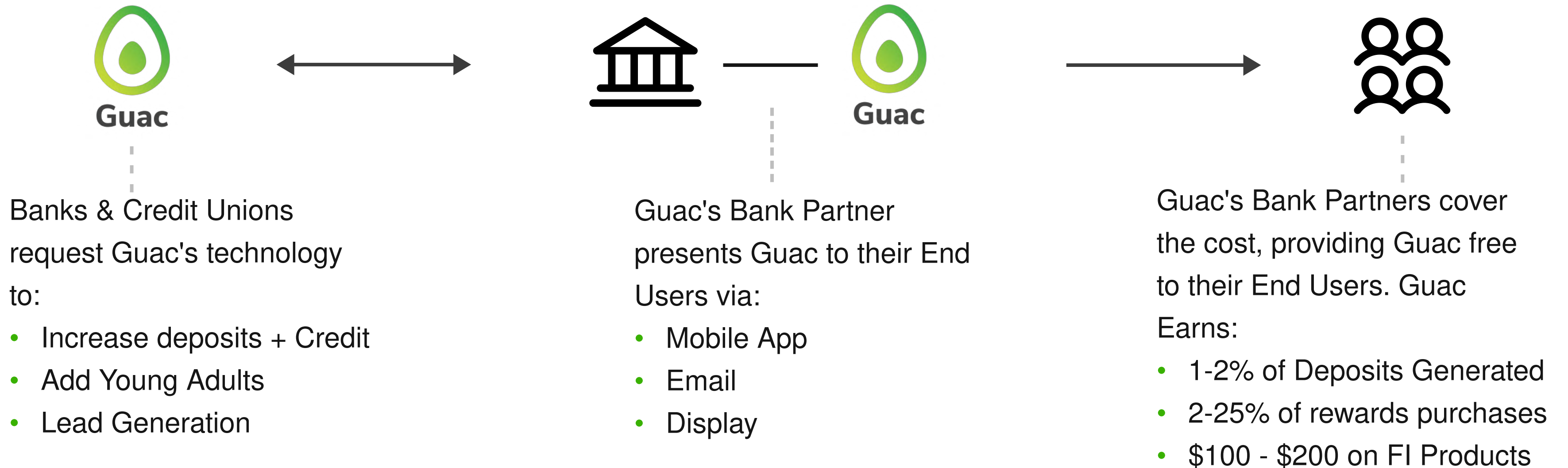- Banks most profitable financial products are loans

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● TAM ● SAM ● SOM

Consumer

$39.9B

1B global Mill. & Gen Z's
with bank accnts seeking
digital finance X $39.90/yr

$3B

TAM but US only

$254M

8.33% conversion
of SOM

+

Loyalty

$121.2B

Rev of Forbes 2000 companies X
1.5% (Avg. company loyalty spend) X 15.9% (Guac mgmt fee)

$37B

TAM but US only

$1.1B

2.95% conversion
of SOM

=

Guac SOM

Guac's Market

$161.1B

$40.1B

$1.34B

Business Model

Banks & Credit Unions request Guac's technology to:

- Increase deposits + Credit
- Add Young Adults
- Lead Generation

Guac's Bank Partner presents Guac to their End Users via:

- Mobile App
- Email
- Display

Guac's Bank Partners cover the cost, providing Guac free to their End Users. Guac Earns:

- 1-2% of Deposits Generated
- 2-25% of rewards purchases
- $100 - $200 on FI Products

Proven Success

1000

Banks Accessible via Signed Agreements through ASA Financial, Credit Union 2.0 & Strategic growth partnerships for banking distribution

100m

Users Guac has direct access to through signed distribution contracts

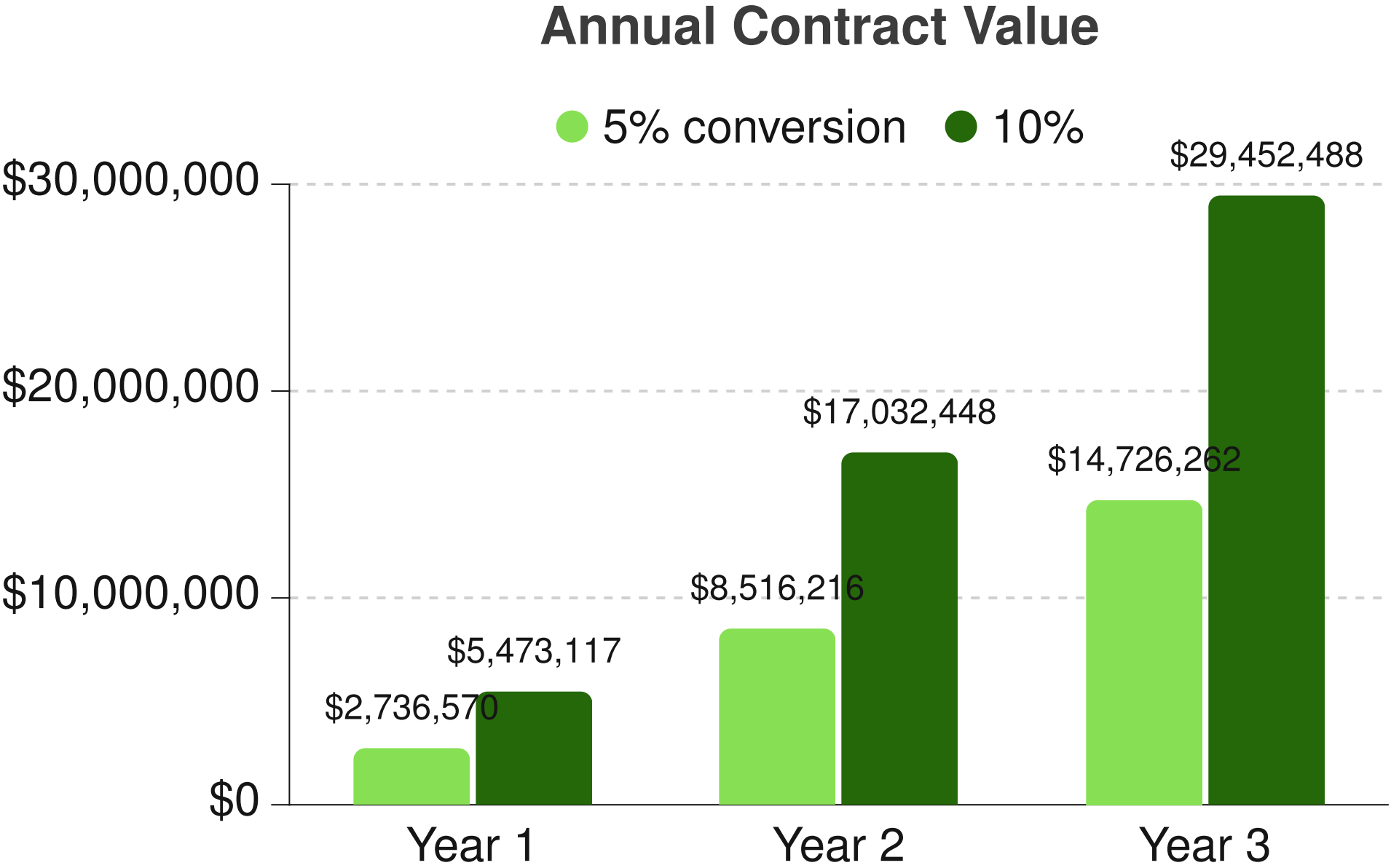**Live Guac Accounts = 89,987**

10x

Expected Revenue growth trajectory over the next year

"The Guac App is so powerful for end users that banks recognize the need to partner with Guac to actively market to their broader customer base"
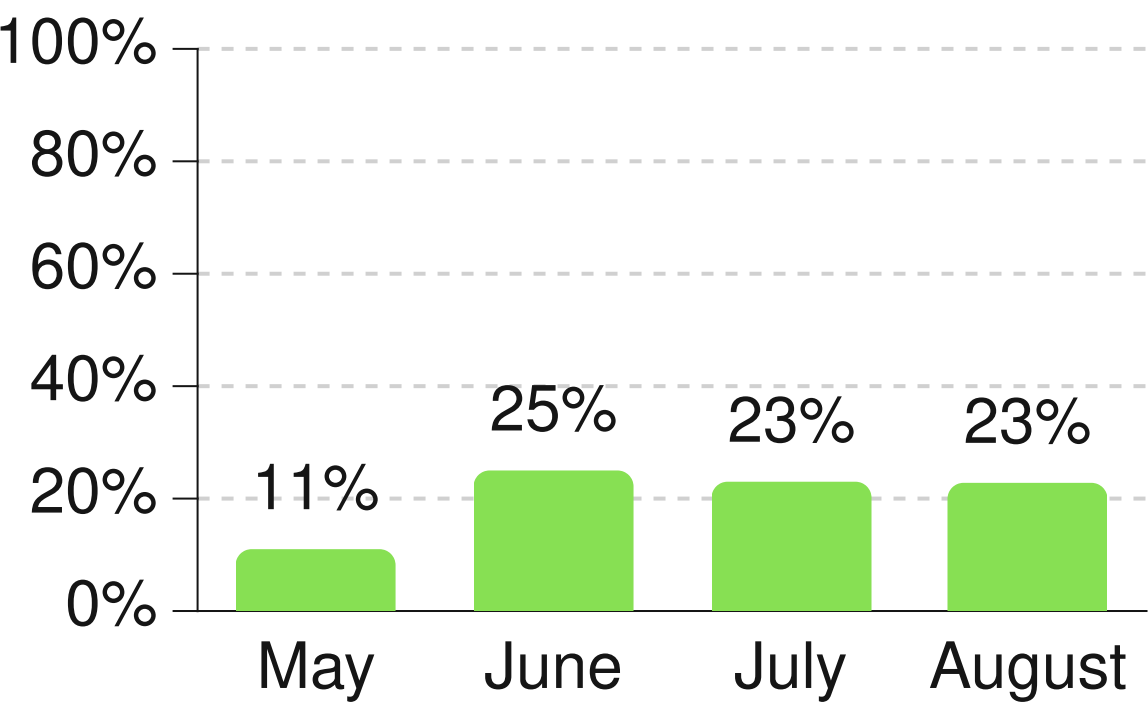
Zions Corporation & Guac

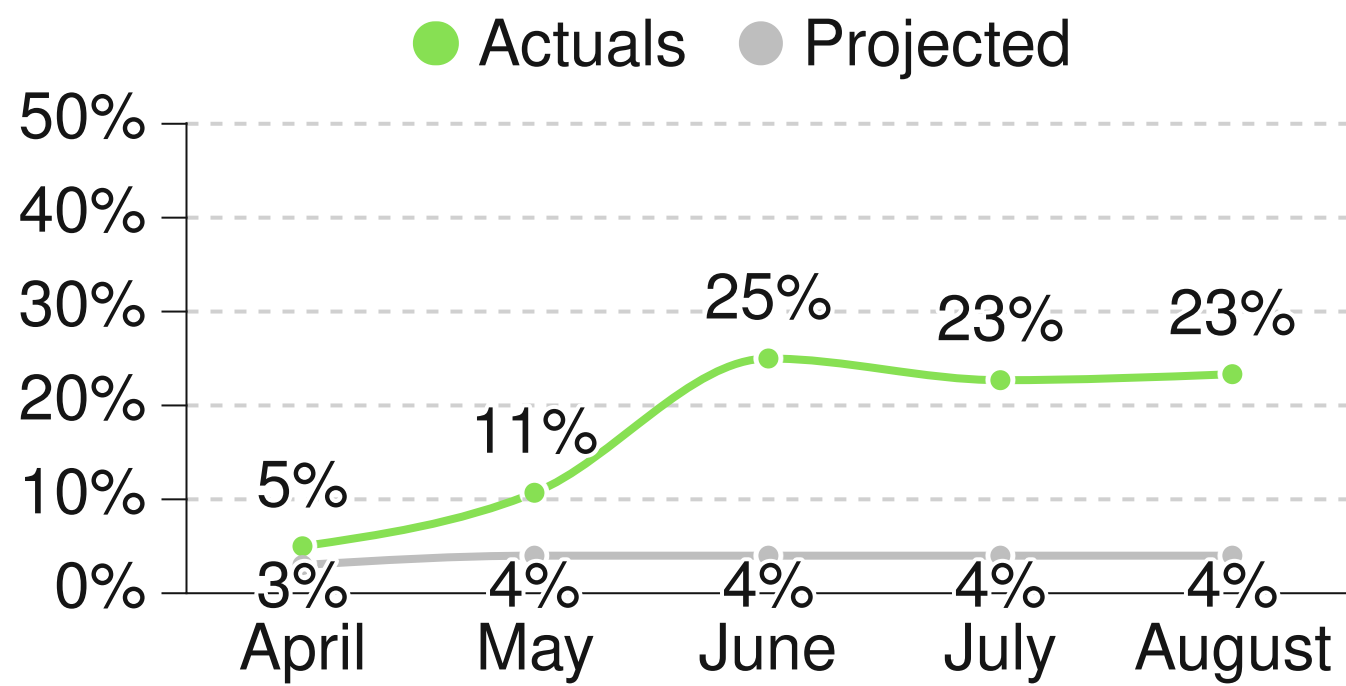Multi-stage Marketing agreement with all 7 Zion Corp Affiliate Banks:

Annual Contract Value

● 5% conversion   ● 10%

$29,452,488

$17,032,448

$14,726,262

$8,516,216

$5,473,117

$2,736,570

Year 1   Year 2   Year 3

* 19.6% Customer Conversion Completed in Phase 1

Case Studies - Credit Unions…

Customer Conversions Per Month

Gross Customer Conversion Rate Per Month

Savings Deposits Per Month Per User

May 11%
June 25%
July 23%
August 23%

Actuals   Projected

April 5% / 3%
May 11% / 4%
June 25% / 4%
July 23% / 4%
August 23% / 4%

May $290
June $337
July $337
August $325
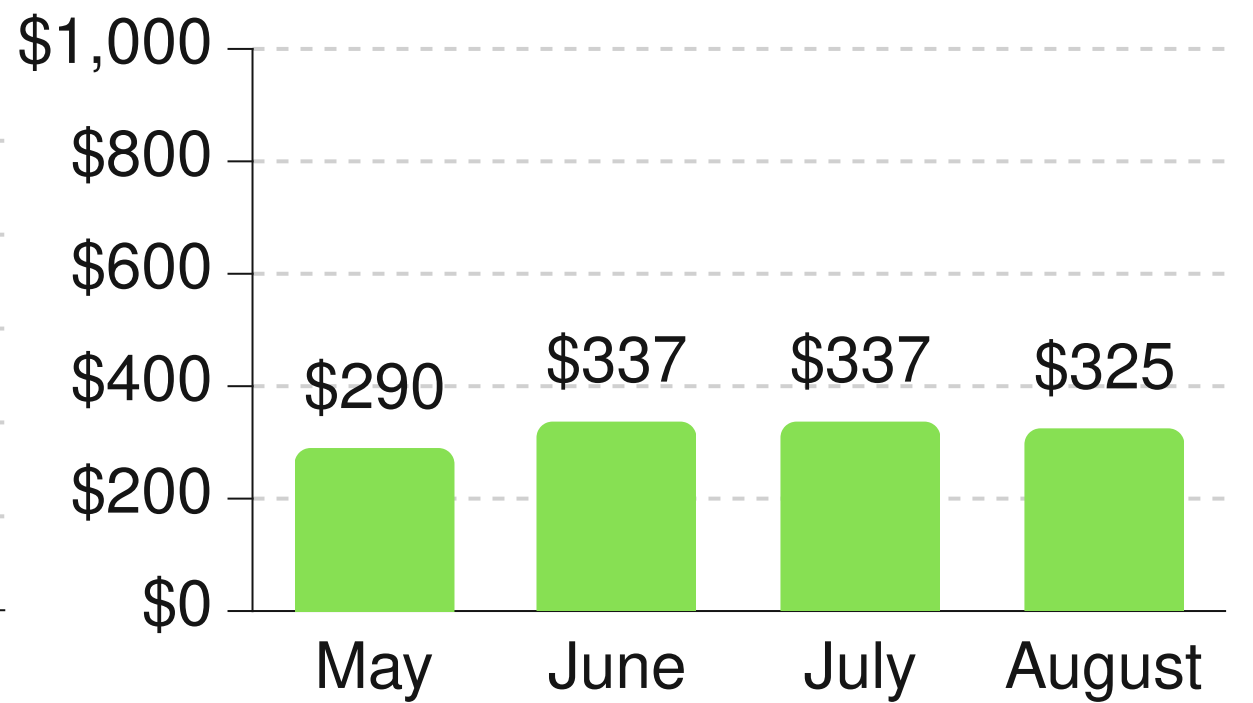
Customer Subset Targeted: 20,500

Partner Launch Schedule

Completed Phase 1

Total End Users in Phase: 20.5k

Program Launches

Phase 2

Total End Users in Phase: 2.1M
Launch: Q1 2025

Phase 3

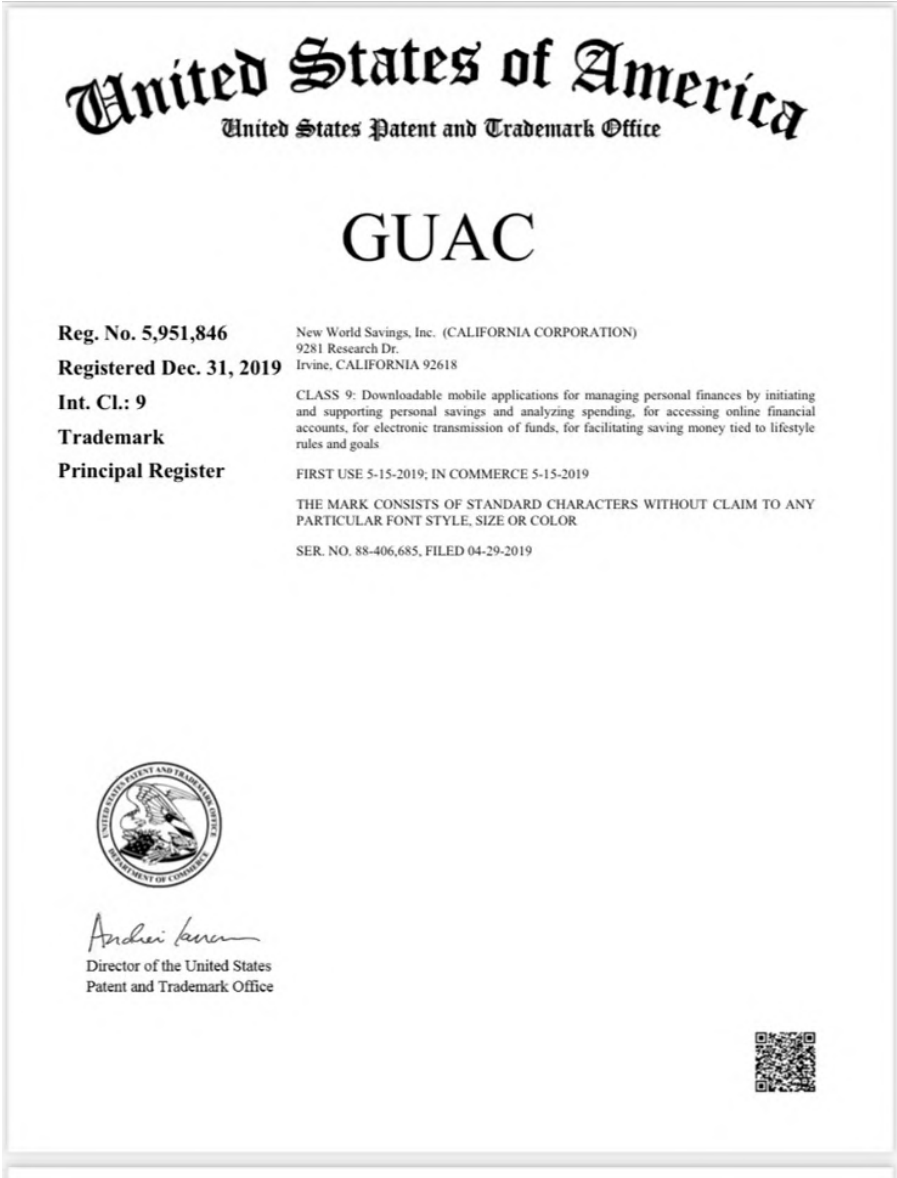SHARETEC **+ 300**

Total End Users in phase: 13M
Launch: Q2 2025

Phase 4

Total End Users in phase: 1.7M
Launch: Q3 2025

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	% Based Savings Tool	B2B Bank Distribution	Credit Building	Retention Tools	Versatility of Rewards Program	Requesting Partnership with Guac
Guac	●	●	●	●	●	
Acorns	○	○	○	◑	◔	**NO**
Fiserv	○	●	◔	◑	◑	**YES**
FIS	○	●	◔	◑	◑	**YES**

United States of America
United States Patent and Trademark Office

GUAC

Reg. No. 5,951,846
Registered Dec. 31, 2019
Int. Cl.: 9
Trademark
Principal Register

New World Savings, Inc. (CALIFORNIA CORPORATION)
9281 Research Dr.
Irvine, CALIFORNIA 92618

CLASS 9: Downloadable mobile applications for managing personal finances by initiating and supporting personal savings and analyzing spending, for accessing online financial accounts, for electronic transmission of funds, for facilitating saving money tied to lifestyle rules and goals

FIRST USE 5-15-2019; IN COMMERCE 5-15-2019

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT STYLE, SIZE OR COLOR

SER. NO. 88-406,685, FILED 04-29-2019

Director of the United States
Patent and Trademark Office

* First advanced (percentage based) savings tool for both debit & credit cards users that simultaneously builds deposits (bank liquidity)

Financials & Projections

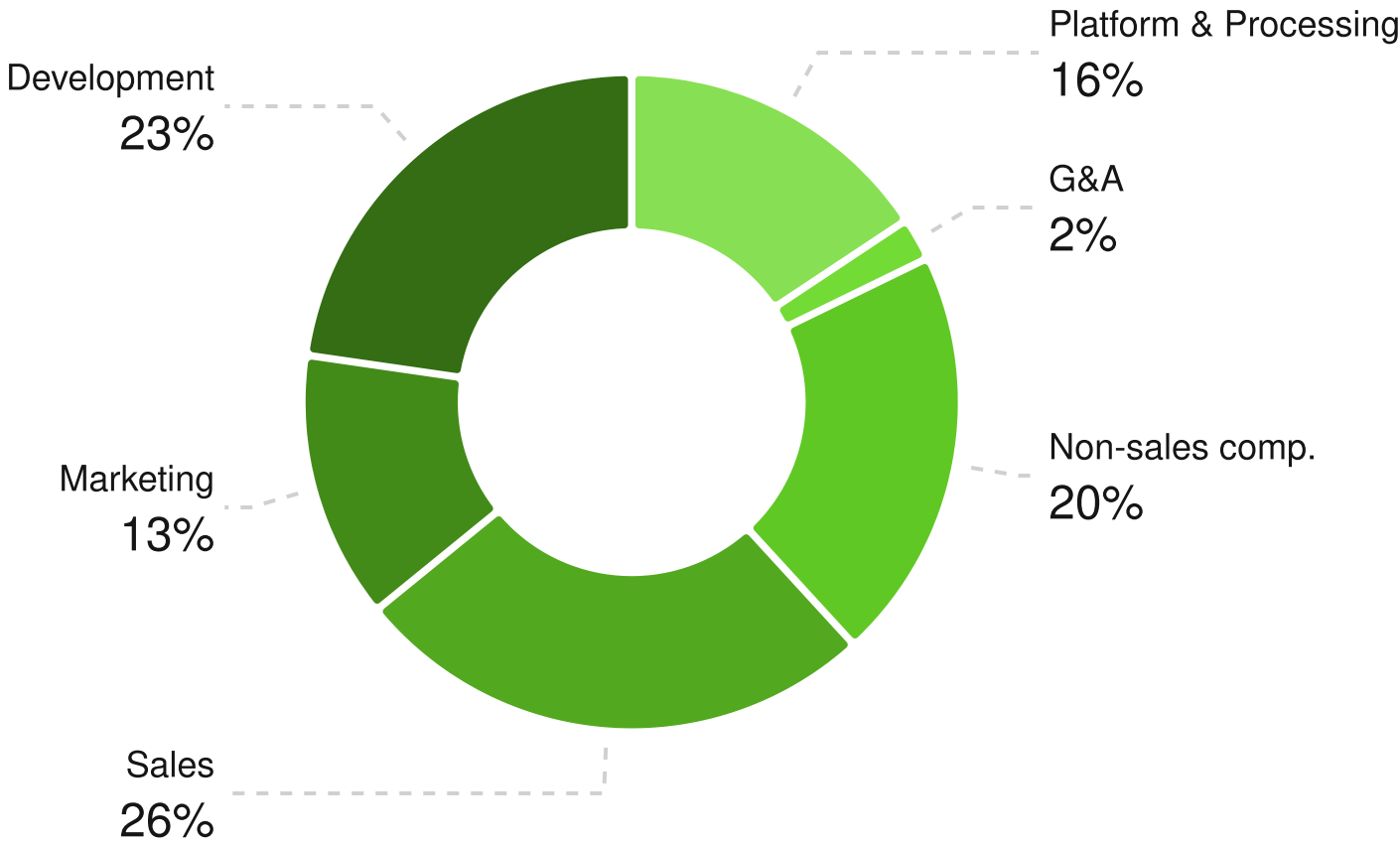- **Assumes completion of $5M Financing**
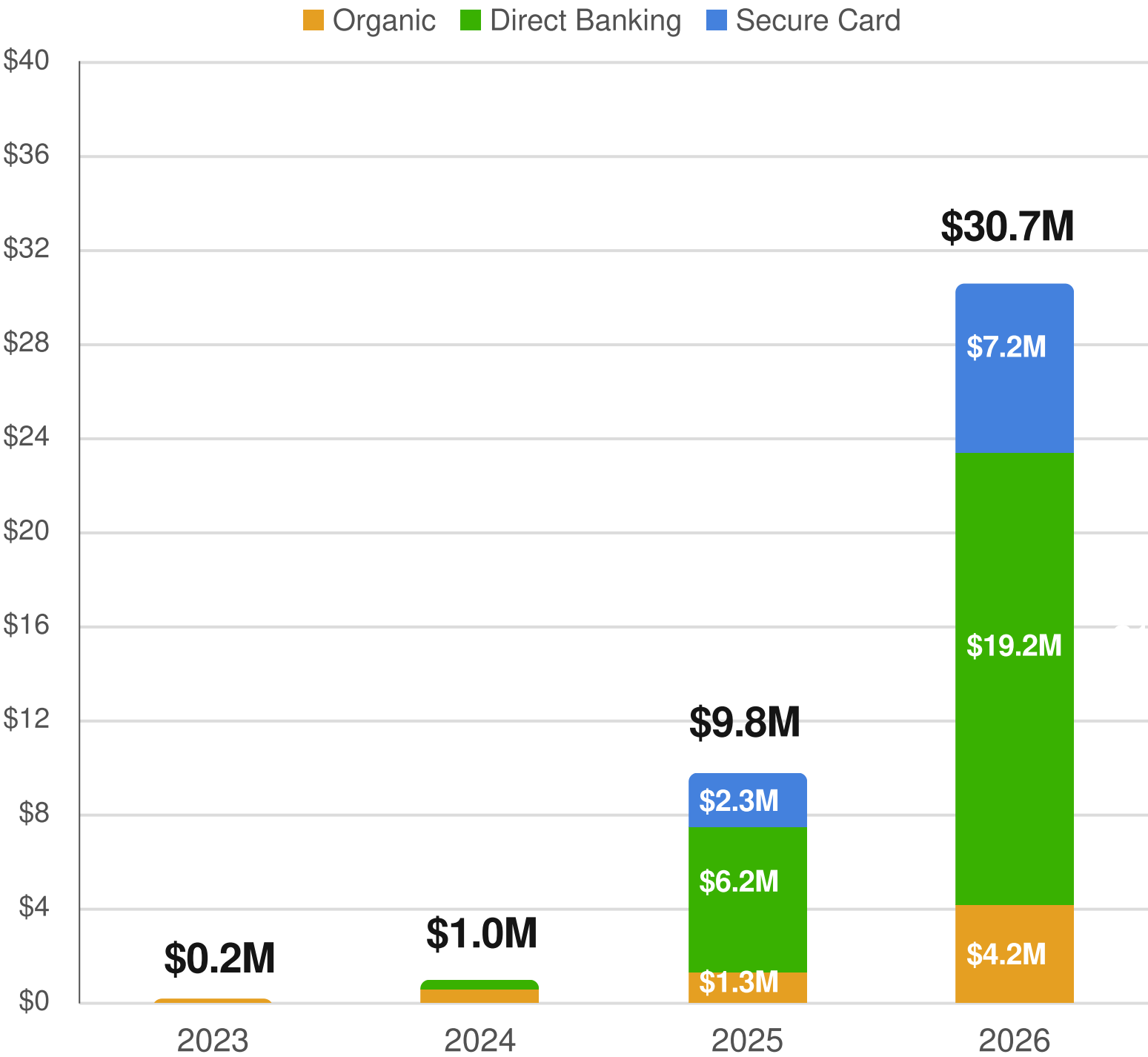
*Direct Banking = Guac integration into our small bank partners

USE OF PROCEEDS/DEAL TERMS:

36-MONTH CONVERTIBLE NOTE
8% ANNUAL COUPON, $20M VAL CAP

- **REVTECH GOAL = EXAPAND OUR OPPORTUNITES TO FURTHER PARTNER WITH BANKS AND INSURANCE PROVIDERS**

Platform & Processing
16%

G&A
2%

Development
23%

Non-sales comp.
20%

Marketing
13%

Sales
26%

Fuel to achieve…

$50M+

Rev Run Rate, end of 2026

1.2M+

Users by 2026

TEAM

Scott Armstrong
CEO

- 25+ years scaling and exiting businesses, providing seasoned leadership

- Founded successful businesses, led IPO preparation, and executed a $350M+ M&A deal

- Co-Founder & COO of Monolith fund, focused on investing and scaling private companies to take public

Ryan Armstrong
CRO

- 10+ years in leading start-up & corporate salesforces

- Consistently led overachieving business units with an innovative approach

- Specializing in using technology to provide innovative financial solutions for the younger generation

James Reboin
CTO

- 20+ years of technical leadership, focused on meeting the IT needs of cross functional customers

- Revolutionized the insurance industry with API technology

- Deep expertise of implementing technology to increase revenue growth and enhanced security

Mick Wiskerchen
COO

- 20 + years of scaling hyper growth companies from Startups to IPO's to Fortune 100.

- As COO/CGO drove multiple FinTech Co's e.g. ClickBank and Software exits from $M's to $B's.

- Known for accelerating growth, revenue, scale, capital, M&A and winning outcomes

John Bluher
CFO

- 20+ year specialist in financial management, legal affairs & operations as CFO

- Led Acquisition/IPO's for AARP and Blackridge Technology

- Prior SEC Attorney specializing in preparing growth companies for acquisition/IPO

Thank you

Guac

INFO@GUACAPP.COM