



Mass.gov

Free Yourself — From Cash



Powered By: **ALLIANCE**
FINANCIAL NETWORK™



Larry Lipman, Founder and CEO

Brendan Monigan, Regional Sales Director, Northeast

- Alliance Financial Network is a unique financial institution, registered with FinCEN: the Financial Crimes Enforcement Network of the U.S. Department of the Treasury.
- Alliance Financial Network created eXPO™, the **e**lectronic **eX**change **P**Ortal, which is a cashless mobile payment solution that provides innovative financial and banking services.
- eXPO™ is a consumer, government and business membership network that serves traditional, under-banked and unbanked industries—specifically cannabis—ensuring compliance and transparency of cannabis-related businesses.
- Alliance Financial Network is a Colorado company founded in 2015.

How are we legally different than a Bank?

- Company built around a model of complete compliance from ground up.
- Based on Cole Memorandum as well as other federal and state guidance
- As NBF, we are not subject to 10% market cap of single industry, as are traditional banking entities
- It's expensive for Banks to “know their customer”
- Alliance Financial Network business model and technology enables KYC (Know Your Customer)
- A Seed to CPA solution is included when businesses become members of the eXPO™ network

We know our customer!



eXPO delivers affordable financial solutions that will serve you compliantly and without interruption.

Member-only eXPO™ financial center for load and redemption. Every member is vetted for money laundering purposes



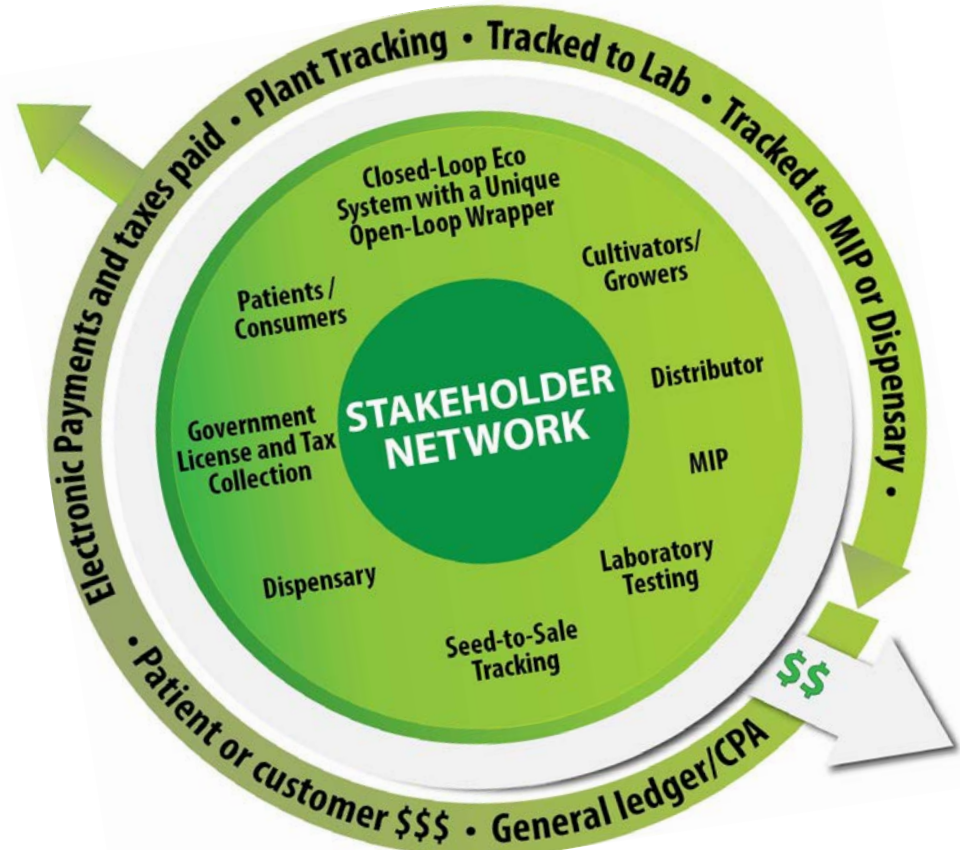
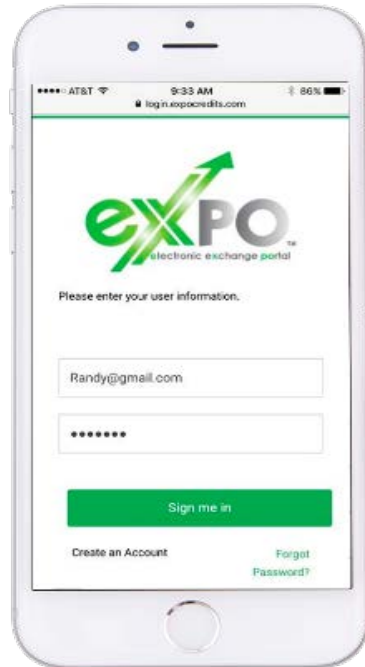
100% collateralized account held at banks. All cash is FDIC insured (all compliant banks are eligible to hold an eXPO™ collateralized account)



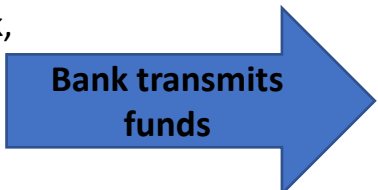
eXPO™ Credit is obtained by exchanging

- Cash
- Credit
- ACH
- Wire
- Payroll

electronically sent by Payroll department



When Members pay outside the Membership Network, Members go on their electronic bill payment account, reduce their credit and bank transmits by ACH to pay invoices



Audited electronic and mobile payment system for transferring compliant funds

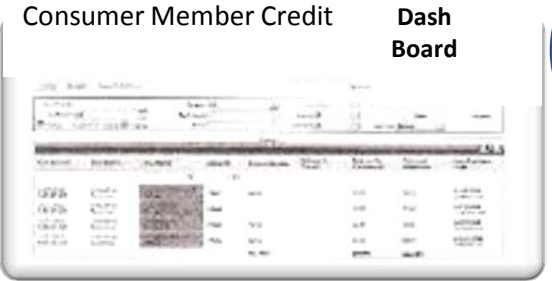
Finance Screen- accessible 24/7/365

Sales Tax Holding Account Side acct

Every Member – consumer, business and government – receives an electronic dashboard

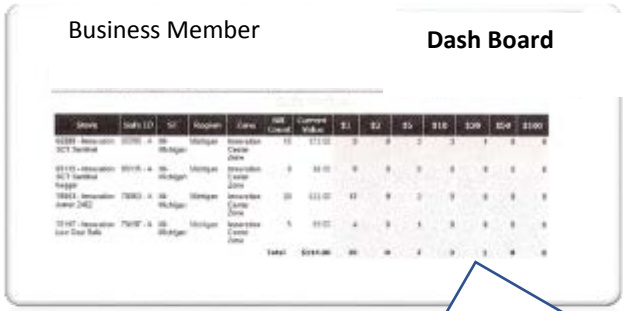
Transactions move Journal to Journal in real time – **Member to Member -**

- Consumer to business
- Business to Business
- Business to Consumer
- Business to Government



Each member has a reloadable account.

Consumer's eXPO™ credit is debited and a credit on the business account occurs in real time



Business eXPO™ Credit is debited and a credit on the business account occurs in real-time

Business Tax Holding Account Side acct



PRIVACY

- All Data is Live and Searchable—forever
- Every transaction has a chain of custody number for movement account to account

Consumer comes into business and transfers mobilely his payment via QR code and scanner reader

- Mobile and Online Banking services, Electronic Bill Pay
- POS System (or integration into existing)
- Track and Trace solution, Seed-to-CPA
- Employee Payroll
- Ability to pay taxes **accurately** in real-time
- Commercial Insurance
- Multimedia in-store advertising – potential revenue stream
- Member Network Marketplace
- Armored Car Cash Pickup



- Highly Compliant Banking system that guarantees business continuity
- Safety for their consumers and their business
- Increased sales (with credit card load), as history shows
- Ability to participate in Advertising Revenue
- Software system provides remote access to CPA
- Yearly/Monthly Membership fees, no capital expenditure
- Business opportunities within network nationally



Consumer Benefits

- Safety and Convenience
- **Ability to get credit**; can exchange cash for eXPO™ Credit
- Multiple ways to convert eXPO™ Credit back to cash
- Ability to pay bills electronically



Government Benefits:

- State has opportunity to utilize a Track and Trace solution (Seed to CPA in our case) with NO CAPITAL \$\$ expenditure.
- Sales taxes, and inventory are recorded to the fifth decimal point for precise accuracy (no rounding)
- eXPO™ members are vetted, saving tax dollars and ensuring integrity of state cannabis program
- Public Safety
 - Prevents revenue from the sale of marijuana from going to criminal enterprises
 - Turns cash into electronic payment – vulnerable cash-on-hand, potential for theft and impropriety are significantly reduced
 - Overall safety for consumers, businesses and communities



Government Benefits (continued):

- Revenue Generation
 - Accurate, auditable tax collection
 - Taxes remitted every day, electronically, **can save State millions of dollars**
 - Mitigates the risk of tax shrink, no room for manipulation or fraud
 - Revenue is 100% trackable from seed-to-CPA
 - Enhanced economic development
- Social Justice with eXPO™ Financial and Banking Services
 - eXPO™ allows the underserved in banking to establish credit, open accounts, apply for loans, expand business, hire employees, etc. to create economic growth and development
 - Underserved communities are able to be banked and establish credit, providing an alternative to check cashing establishments
 - Reintegrates legacy cash into the local economy

