Fintech Werx.

INVESTMENT DECK

OCTOBER 2026

fintechwerx.com

CSE: WERX

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Building the Infrastructure Behind the Next Generation of Financial Services

FintechWerx operates a connected financial technology platform spanning onboarding, payments, fraud mitigation and compliance, and SME lending technology that helps financial institutions automate borrower intake, document processing, credit analysis, and the preparation of decision-ready lending files.

FintechWerx is embarking on a disciplined **BUILD-PARTNER-ACQUIRE** strategy to strengthen its existing capabilities, add complementary technologies, and accelerate commercial growth across financial services.



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Leadership Built to Execute the Strategy

FintechWerx combines executive, technical, operational, and commercial experience across the capabilities required to build the platform and pursue global growth.

EXECUTIVE LEADERSHIP



George Hofsink
Chief Executive Officer & Co-Founder
Corporate strategy, partnerships, and growth



Kent Carasquero
Chief Executive Officer & Co-Founder
Finance, capital markets, and acquisitions



Claudio Lai
Chief Technology Officer
Platform architecture, product development, and integration

OPERATING LEADERSHIP



Fred Zdan
Founder, Ruby Loans
Financial-institution solutions, lending, and credit technology



Zaman Valli-Hasham
Head of Operations
Platform delivery, implementation, and operational execution



Jonathan Ross
Strategic Communications & Market Positioning
Investor communications, collateral, corporate positioning, outreach strategy, and integration

COMMERCIAL, MARKET & ADVISORY



Abdul Salih
Sales Lead
Merchant acquisition, channel development, and commercial growth



Jon Lee
Board Member & Payments Advisor
Payment infrastructure, acquiring, and industry positioning



Nafees Khan
Board Member & Security Advisor
Risk assessment, fraud prevention, and compliance

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Commercial Momentum

FintechWerx is building a diversified revenue model across transaction activity, recurring platform access, technology licensing, and lending services. That mix creates multiple ways to generate revenue from the same broader technology ecosystem while reducing reliance on any single product or commercial channel.

ætherEV

Commercial licensing agreement supporting live transactions in the EV Global marketplace.

ruby loans — High Risk Shield

Acquired capabilities added to the platform.

nuvei Payment Technology Partner · **payroc** · **ZUM**

Completed partnership and integration.

TransUnion · **EQUIFAX**

Integration and co-marketing agreement.

onbold

Partnership with Onbold.

finvaro

MSB agency agreement completed with Finvaro.

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Multiple Paths to Recurring Revenue

FintechWerx can generate recurring revenue across several parts of the customer relationship, creating a broader and more resilient commercial base.



TRANSACTION REVENUE

Credit Card, Interac, Crypto, and EFT Processing.

PLATFORM SUBSCRIPTIONS

Recurring access to FintechWerx platform services and deployed technology.

TECHNOLOGY LICENSING

White-label deployments, API access, and technology licensing.

SAAS REVENUE

Per-application or per-funded-loan fees, which grow with volume.

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One Platform Four Solutions

FintechWerx brings together four complementary financial services within one connected ecosystem. Each can operate independently, allowing the company to meet a customer's immediate needs while offering the possibility of expanding the relationship through additional services and recurring revenue streams.

Data generated across the platform can strengthen customer insight, improve risk assessment, and reveal new opportunities within each business model.



PaymentWerx

Payment processing and transaction infrastructure



MerchantWerx

Merchant acquisition and onboarding



FinanceWerx

SME lending technology



TrustWerx

Fraud mitigation, compliance, and chargeback management

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The World Is Moving Toward Integrated Financial Platforms

Three pressures are exposing the limitations of managing financial services across disconnected technologies:



Disconnected Systems

Separate platforms create multiple integrations, duplicate information, and added reconciliation and administrative work.



Interdependent Operations

Financial activity increasingly crosses multiple functions and providers, while standalone tools struggle to carry information and decisions from one stage to the next.



Regulatory Complexity

Compliance becomes harder to apply consistently when information and controls are spread across different providers.

The result is a clear preference for coordinated infrastructure that can support growth without adding another layer of operational complexity.

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Executing a Global Growth Strategy

FintechWerx is pursuing growth through a combination of internal development, licensing, strategic partnerships, investments, and acquisitions. The strategy is designed to expand distribution, add complementary capabilities, enter new markets, and increase recurring revenue while building on the company's existing technology platform.

1. BUILD & LICENSE

Develop differentiated financial technologies and license them across markets.



2. INVEST & PARTNER

Invest in businesses that extend the platform and form partnerships that accelerate commercialization and distribution.



3. ACQUIRE

Acquire complementary businesses and technologies that add customers, capabilities, recurring revenue, and market reach.





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Deploying Growth Capital

Growth capital would support targeted acquisitions while accelerating platform development, regulated infrastructure, and commercial expansion.



STRATEGIC INVESTMENTS & ACQUISITIONS

Pursue revenue-producing businesses and complementary technologies that can add customers, capabilities, and established income streams.

PRODUCT & AI DEVELOPMENT

Advance AI-enabled onboarding, High Risk Shield, Ruby Loans, and automated payment and lending decisioning toward broader commercial deployment.

DATA & REGULATED INFRASTRUCTURE

Strengthen data pipelines, model deployment, compliance capabilities, and infrastructure supporting North American and European growth.

COMMERCIAL EXPANSION

Develop channel partnerships, increase customer acquisition, and support the market expansion of existing products.

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The Opportunity in Payments

Where processors step back, FintechWerx steps in.

Fast-growing and specialized businesses can be underserved when their industries, products, or risk profiles fall outside the operating limits of processors.

FintechWerx solves the immediate payment problem, establishing a recurring-revenue relationship that can expand across the broader platform.

UNDERSERVED DEMAND

Substantial payment activity exists within markets that many processors are unwilling or unable to serve.

A MISSION-CRITICAL NEED

Reliable processing is essential to these businesses, giving FintechWerx an opportunity to become embedded in their operations.

A BROADER REVENUE RELATIONSHIP

Once the processing relationship is established, FintechWerx can introduce additional capabilities that address more customer needs and create further recurring-revenue opportunities.



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AI Embedded Across the Platform

FIntechWerx applies artificial intelligence across operations and customer-facing solutions to automate workflows, strengthen risk and payment decisions, and improve lending processes.



Automate Complex Operations

AI can streamline merchant onboarding, identity verification, and repeatable operational workflows, reducing manual intervention across core processes.



Strengthen Risk & Payment Decisions

AI-assisted analysis can support behavioural analysis, fraud detection, risk assessment, and payment underwriting across transaction activity.



Improve Lending Decisions

Our AI solution simplifies the lending application process, improves user experience, and increases application completion while supporting more efficient credit review.

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Every Cycle Builds Enterprise Value

As platform activity grows, it strengthens four areas of the business that support long-term growth:



DATA ADVANTAGE

More activity creates a broader base of transaction and behavioural information.

CUSTOMER VALUE

Additional capabilities can expand recurring revenue within existing relationships.

OPERATING LEVERAGE

Shared infrastructure and automation can support growth without equivalent increases in manual work.

STRATEGIC REACH

Greater scale can strengthen opportunities for licensing, partnerships, and acquisitions.

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Appendix

Corporate Information

COMPANY

FintechWerx
International Software Services Inc.

LISTINGS

CSE: WERX
Börse Frankfurt: FCTW

HEAD OFFICE

Vancouver, British Columbia, Canada

Capitalization

FINANCIAL STATEMENTS

Common Shares Outstanding	47,391,483
Warrants Outstanding	397,214
Cash Raised	$4,779,130

Thank You!

We appreciate your time and consideration and look forward to continuing the conversation.

