

October 2022



IPSIPay

Innovative Payment Solutions, Inc

Digital Payment Solutions
For The Unbanked and Underserved

Important disclaimers and cautionary note on forward-looking statements

This presentation including statements of management made in connection with this presentation includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, as amended about our current expectations and projections about future events. In some cases, forward-looking statements can be identified by terminology such as, but not limited to, “anticipate,” “believe,” “can,” “continue,” “could,” “estimate,” “expect,” “intend,” “may,” “plan,” “project,” “seek,” “should,” “strategy,” “target,” “will,” “would” and similar expressions or variation.

The statements contained in this report that are not purely historical are 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. These statements are based on the beliefs and assumptions of our management based on information currently available to management. Such forward-looking statements are subject to risks, uncertainties and other important factors that could cause actual results and the timing of certain events to differ materially from future results expressed or implied by such forward-looking statements.

Factors that could cause or contribute to such differences include, but are not limited to, our ability to continue as a going concern; our ability to raise additional working capital; our ability to increase product demand and market acceptance for our products; our ability to use working capital resources effectively and efficiently; our ability to maintain our listing on the OTCQB, our ability to attract key personnel; our ability to maintain and add new relationships and customers and those discussed in our Annual Report on Form 10-K for the year ended December 31, 2021.

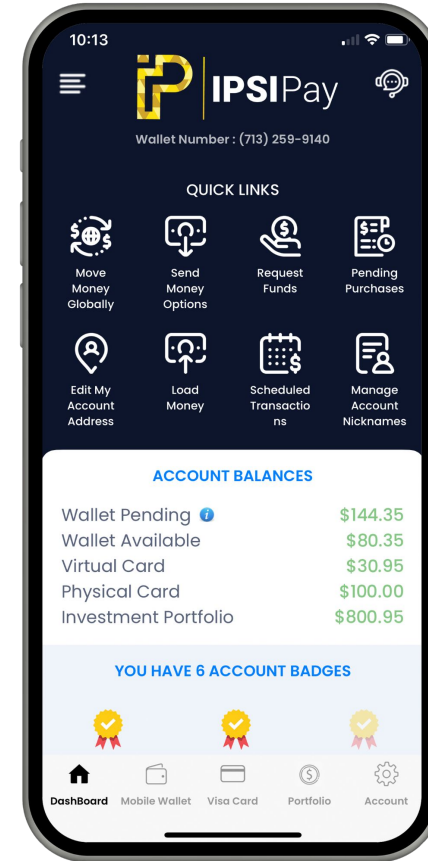
Furthermore, such forward-looking statements speak only as of the date of this report. Except as required by law, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date of such statements This presentation does not constitute an offer to sell or a solicitation of an offer to buy any of our securities.

This presentation shall not constitute an offer to sell or the solicitation of an offer to buy any of our securities, nor shall there be any offer or sale of our securities in any jurisdiction in which such solicitation or sale would be unlawful prior to registration or qualification of our securities under the laws of any such jurisdiction.

Our Vision

Our vision is to use our robust technology platform to facilitate worldwide digital transactions by corporations and individuals that is convenient, cost effective, fast and secure.

Through our **IPSIPay**® and **Beyond Wallet** apps we facilitate instantaneous cross border remittances by companies and individuals to both domestic and international destinations, focusing on the needs of the unbanked and underserved.



Investment Highlights

Achieved 10,000 IPSIApp® App Downloads in the First 60 Days of Initial Marketing Campaign Setting the Foundation for Future Revenue

- Integration with one of the top providers of money transfer and payment services, significantly expanding the Company's ability to send money around the world
- Recent approval to send money from CA, the largest US remitter, enables remittances from all 50 states
- U.S. to Mexico remittance market represents a \$55 billion¹ market opportunity
- Planned rollout in India & the Philippines
- Launched IPSIPay® App with VISA Debit Card, enabling users to conduct transactions anywhere where VISA is accepted globally
- Engaged in a digital marketing campaign with popular Mexican-American actor and TV Personality Mario Lopez as spokesman, targeting the unbanked and migrant communities
- Our revenue includes fees derived from money transfer fees, the use of debit cards, ATM fees, merchant processing fees and commissions on international bill payments

Full Integration with Payment Services Provider

Integrated with top non-bank provider of money transfer & payment services

- Ability to send money from all 50 states to various locations within 5 continents.
- Network includes over 215,000 payment locations around the world to receive funds.
- Provides transfers that are fast and secure with low transfer fees.
- Competitive FX rates.
- Offers payment services to Mexico, Central America, South America, Europe, Africa and Asia.



Product Portfolio

IPSIPay® App

A solution enabling the movement of money around the world, that is simple, safe and secure

- VISA Debit Card enables customers to access funds through ATMs anywhere in the world where VISA is accepted
- Addresses \$55 billion remittance market to Mexico¹
- Primary focus US to Mexico (Will use for Philippines and India)
- Ecosystem for the unbanked and the underserved, including complementary services such as telemedicine

Beyond Wallet

An institutional and corporate wallet

- International B2B transactions
- Use for Electronic Money Institution (EMI) licenses, international collaborations
- Majority owned subsidiary by IPSI with 51% ownership and 49% owned by Frictionless Financial Tech

** EMI is a legal entity that has an operating license to disburse electronic money, enabling the offering of financial services across the globe*

Beyond Agro™

Plans to launch Beyond Agro™

Farm management software tool that makes farms more efficient

- Agro Payroll Launching soon
- SaaS model for Ag businesses
- Used to pay employees through IPSI wallet
- Reduce expenses required to issue and deliver millions of checks on a weekly basis as well as related record-keeping
- Pays employees straight to their wallets, same day transfer
- Enables users to send \$ to their family in Mexico
- Chase corporate wallet (FDIC insured)
- B2B payroll optimization model

Fintech Market

- 20.5% projected growth from 2020 to 2030³
- Expected to grow from \$110 billion in 2020 to \$700 billion in 2030³

Growth Factors

- Lack of innovation and poor servicing by the banking system
- Advance of new technologies

Remittance Market

- Total remittance market is expected to reach \$750 billion by 2023²
- Digital remittance market has grown from 10% of the global market in 2014 to an estimated 52% in 2023: \$387 billion dollars²
- Mexico is expected to receive \$55 billion in remittances from the US in 2022¹

Growth Factors

- Digital Remittances Segment

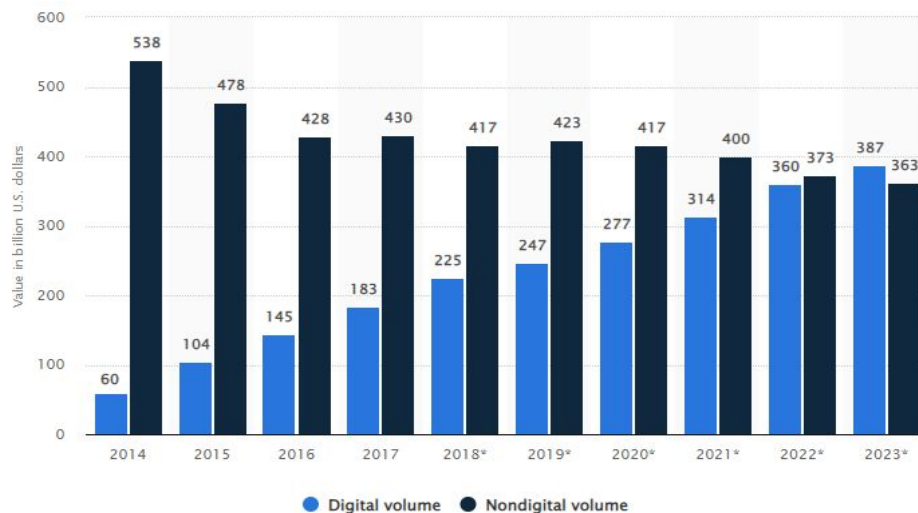
Consumers have been burdened with

- Slow multi-day settlement of transactions
- Uncertain and high-cost money movement
- Complex cross-border payments
- Bureaucracy exacerbated by the different regulations of various countries

Global Remittance Market

- Global remittance volume expected to reach \$750 billion by 2023¹
- 2023 will be the first year that digital remittance volume exceeds non-digital
- Digital volume grew at a CAGR of 12% from 2019 to 2023¹

Value of Remittances Worldwide from 2014 to 2023, by type (in billions)¹

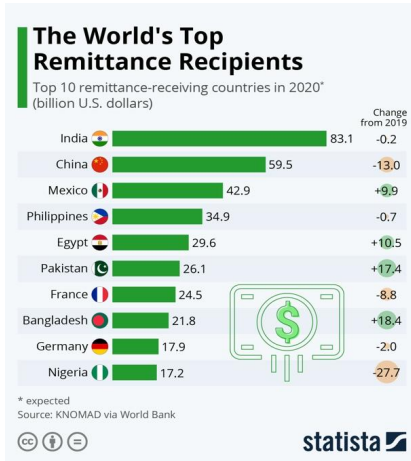


Source: Statista 2022

The Mexican Market – Initial Target Market

- Focusing on 3 of top 4 remittance markets: Mexico initially, to be followed by India and Philippines
- Mexico is 3rd largest remittance recipient with \$55 billion in 2022¹
- Increase in Mexican immigrants creates favorable future remittance demand trends

Quarterly Remittances to Mexico



Apps Integration with Back-end Payment Processing Partners Significantly Expands Market Opportunity

Enables IPSIPay® App to send money to five continents with over 215,000 pickup locations around the world



Problems Our Solution Address

Bringing the Unbanked and Undeserved into the Digital Age

- Convenient
- Enabling the unbanked to have access to bank-like functionality from their phone
- Ability to transfer funds without having a bank account
- Pay bills, send money, buy products
- Faster and less expensive method of payment to employees
- Easier and more cost effective for unbanked workers to access paycheck

IPSIPay® Marketing Campaign Anchored by Exclusive Endorsement Deal with Mario Lopez

As a successful Mexican-American actor and television personality, Mario Lopez is well positioned to highlight the challenges faced by the unbanked and underserved communities in the United States and Latin America by emphasizing how IPSI's products can help address these challenges.



Competitive Landscape

Revolut

WesternUnion WU



Cash App



Remitly
Promises Delivered



MoneyGram®

We believe our solutions can compete effectively by providing the unbanked and underserved the ability to transact without the use of a traditional bank account, with lower costs and instant settlement, with free wallet-to-wallet transfers, and with the ability to upload funds onto Visa debit cards across borders.

Management Team



William Corbett

Chief Executive Officer, Chairman of the Board and Director

- Serving as the Company's CEO and Director since August 2019 and Chairman of the Board since February 2021.
- Has over 30 years of Wall Street experience with senior roles at Bear Stearns, Lehman Brothers, The Shemano Group, Paulson Investment Co. and others.



Richard Rosenblum

President and Chief Financial Officer

- Serving as the Company's President and CFO since August 2021.
- Has many years of experience as an entrepreneur and business veteran in financial services, capital markets, healthcare, technology and real estate.

Investment Summary

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- U.S. to Mexico remittance market represents a \$55 billion market opportunity
- Planned rollout in India & the Philippines
- Launched IPSIPay® App with VISA Debit Card, enabling users to conduct transactions anywhere where VISA is accepted globally
- Initiated digital marketing campaign targeting unbanked population in the U.S.
- Reached 10,000 IPSIApp® downloads within the first 60 days of initial marketing campaign



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