

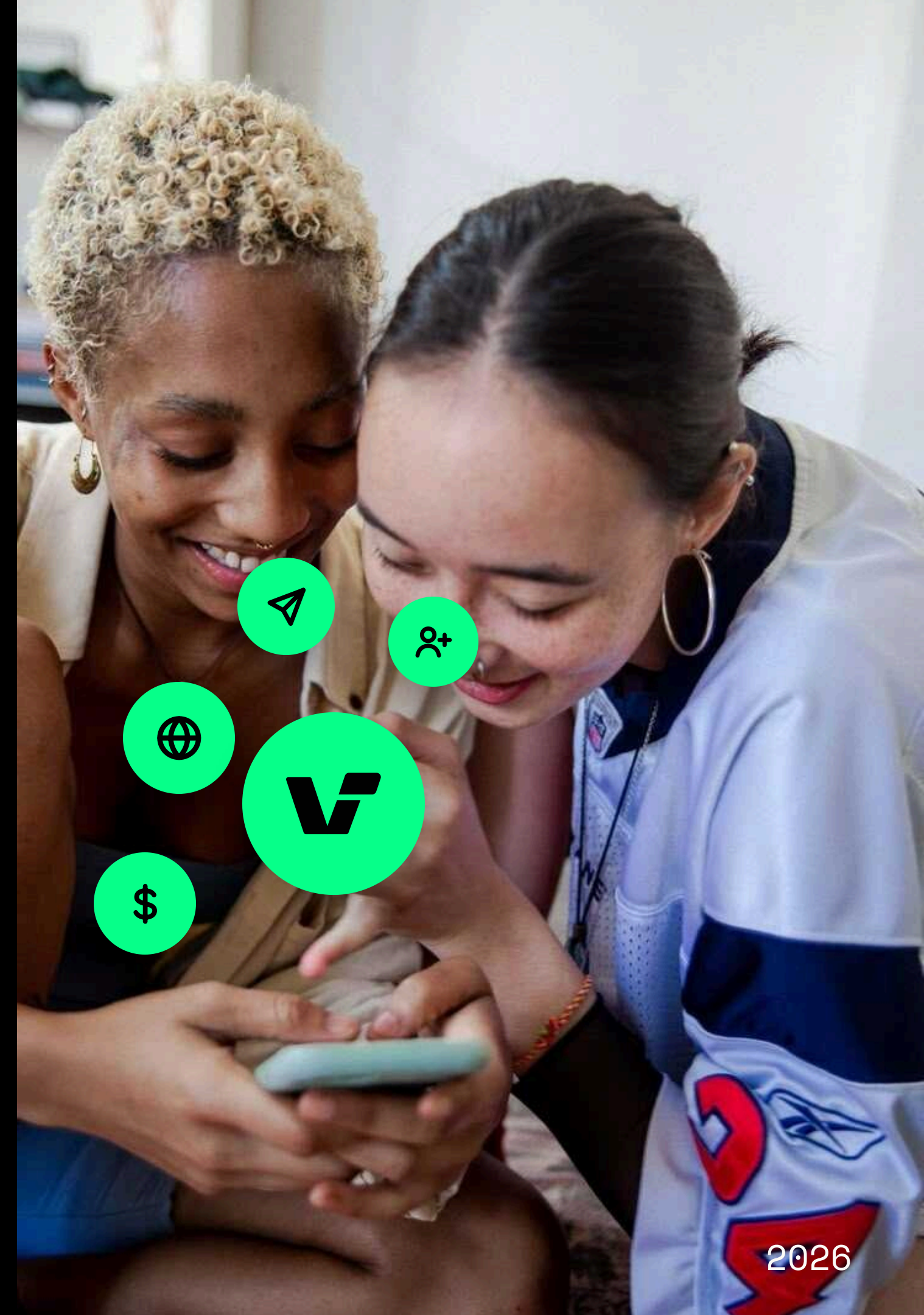


The Social Side of Money

Technical & Product Deck | September 2026



VAULTPAY



2026

Built around the ten questions in your review

01	App functionality & key features	p. 03
02	Product innovation & differentiation	p. 04–13
03	Key app screenshots	p. 03–12, 14, 22
04	Demo video	p. 26
05	Technology stack & infrastructure	p. 15–17

06	Payment & fintech	p. 05–08, 12, 14, 17, 19
07	Social commerce & live streaming	p. 04–12, 22
08	Current traction & key metrics	p. 20
09	Product status & roadmap	p. 21–24
10	Key partnerships & integrations	p. 19, 24

One app. Three systems working together.



1. Social Layer

Short videos, content creators, live streams, live battles and live gaming



2. Commerce Layer

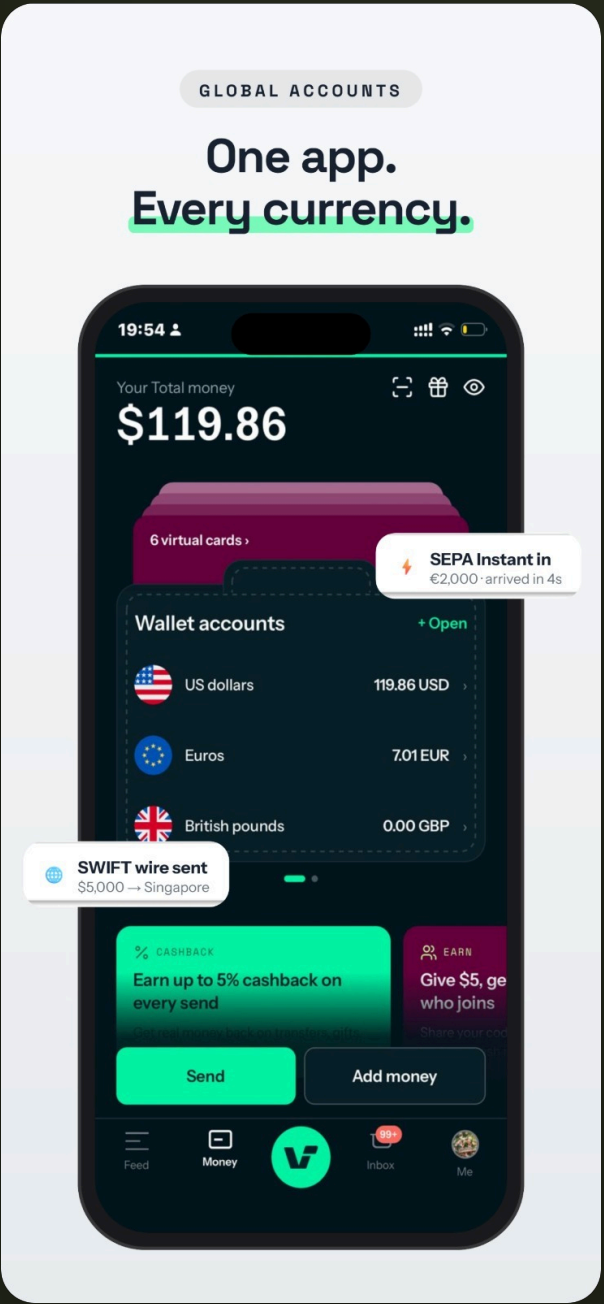
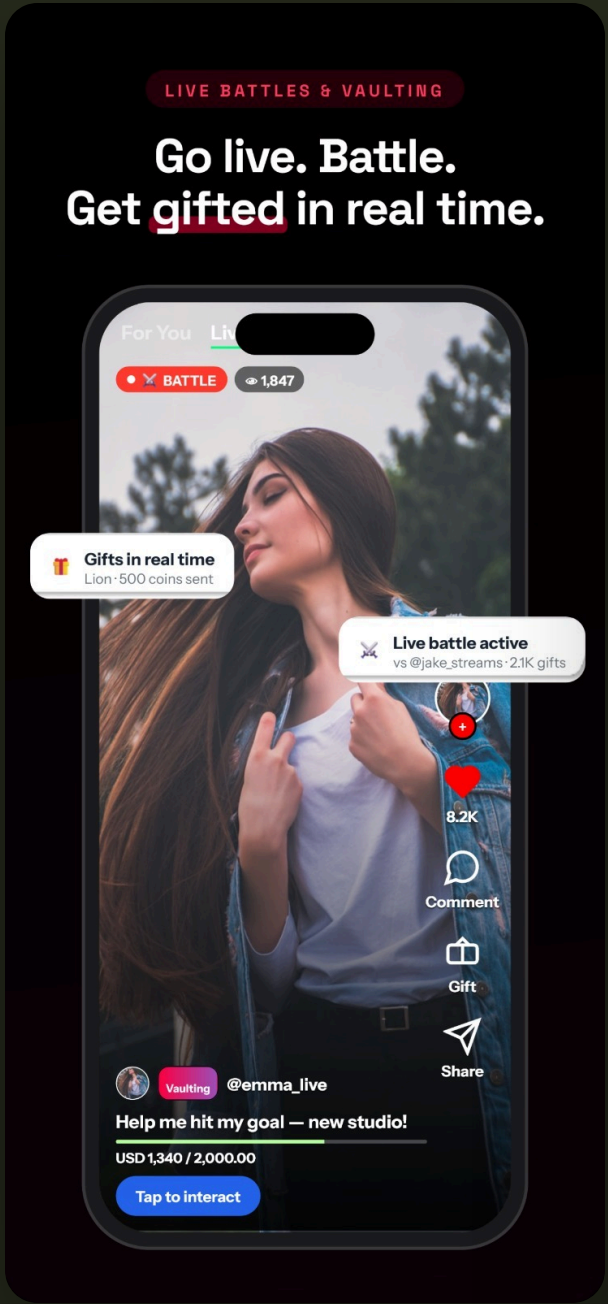
Social commerce, feed ads and a business marketplace



3. Built-in FinTech

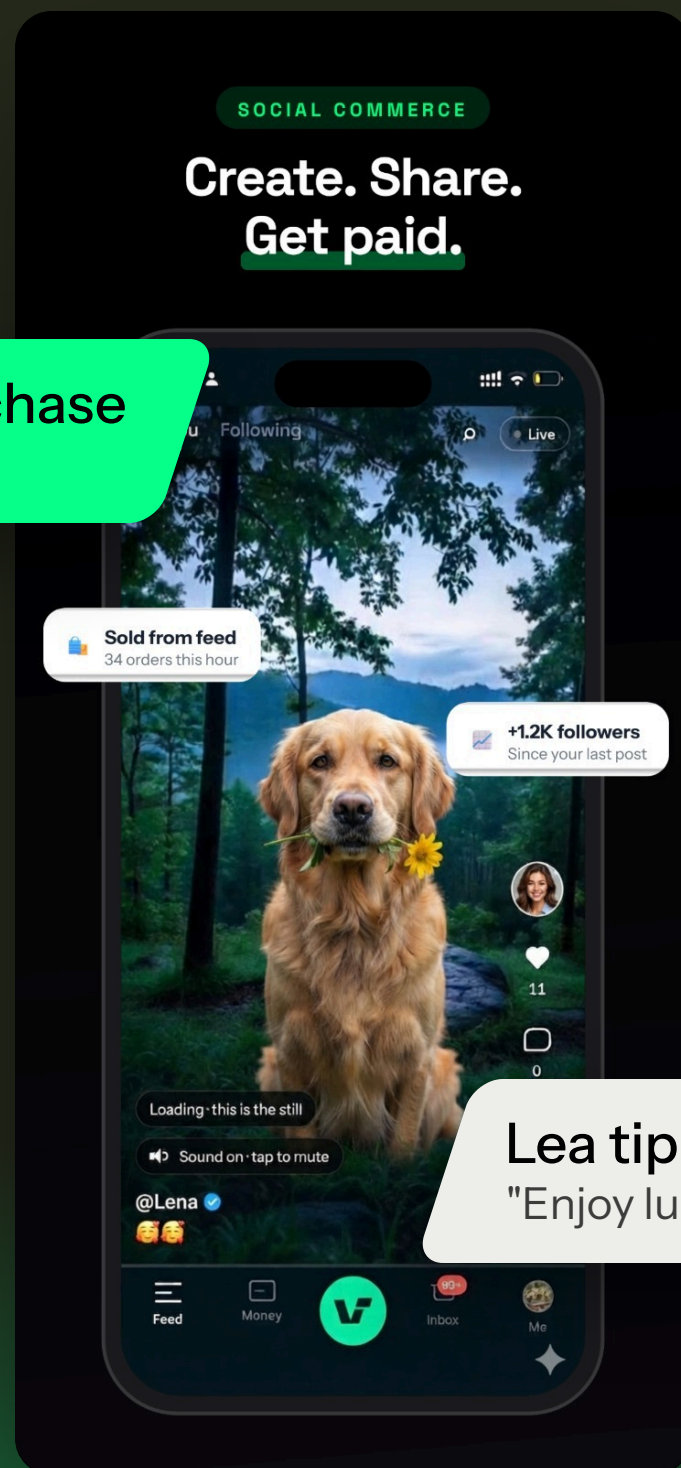
Wallet, Visa & Mastercard virtual cards, and named USD, EUR & GBP accounts

- Every payment is a transaction
- Every post can be monetized
- Sharing transactions or videos pays you back



Money in the Feed

Sam shared a purchase
McDonald's · \$12.40



Lea tipped Sam \$2.00
"Enjoy lunch!"

Every purchase can become a post

- Pay anywhere, like lunch at McDonald's
- Share the purchase to the feed in one tap
- Friends react, comment and **send tips instantly**, straight to your balance

WHY IT MATTERS

Drives engagement

Viral loops

Spending becomes content

● This is how we build
the Venmo of the world

Every Payment Is a Transaction

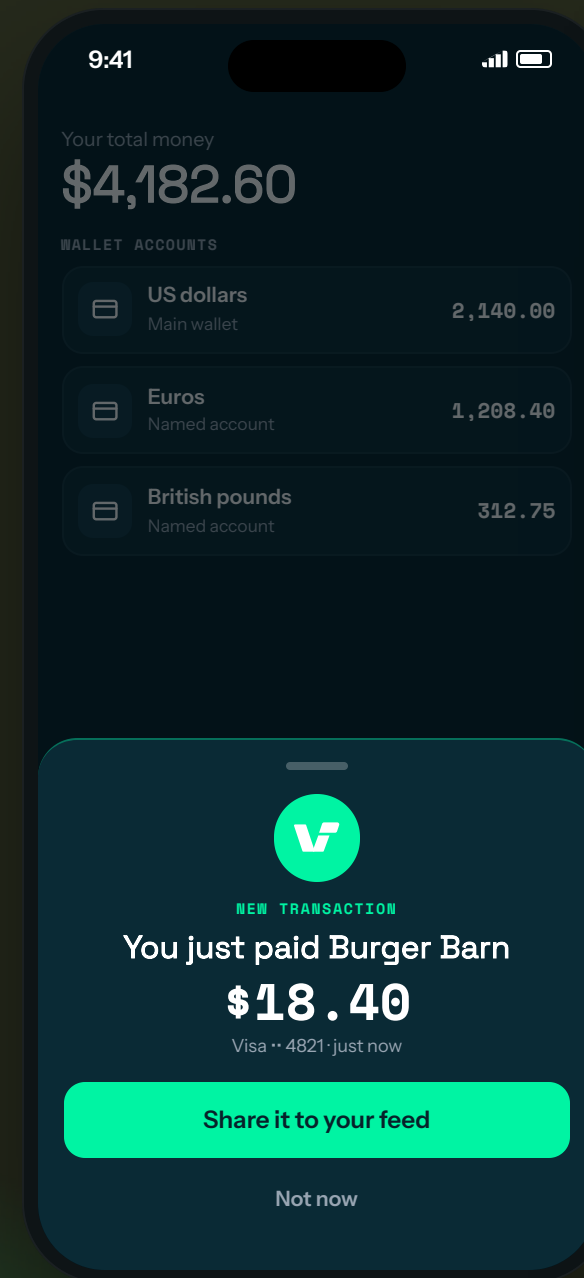
01 A payment happens
A card purchase, a transfer, a split bill or a sale.

02 VaultPay pings you, live
The second it settles: share this one?

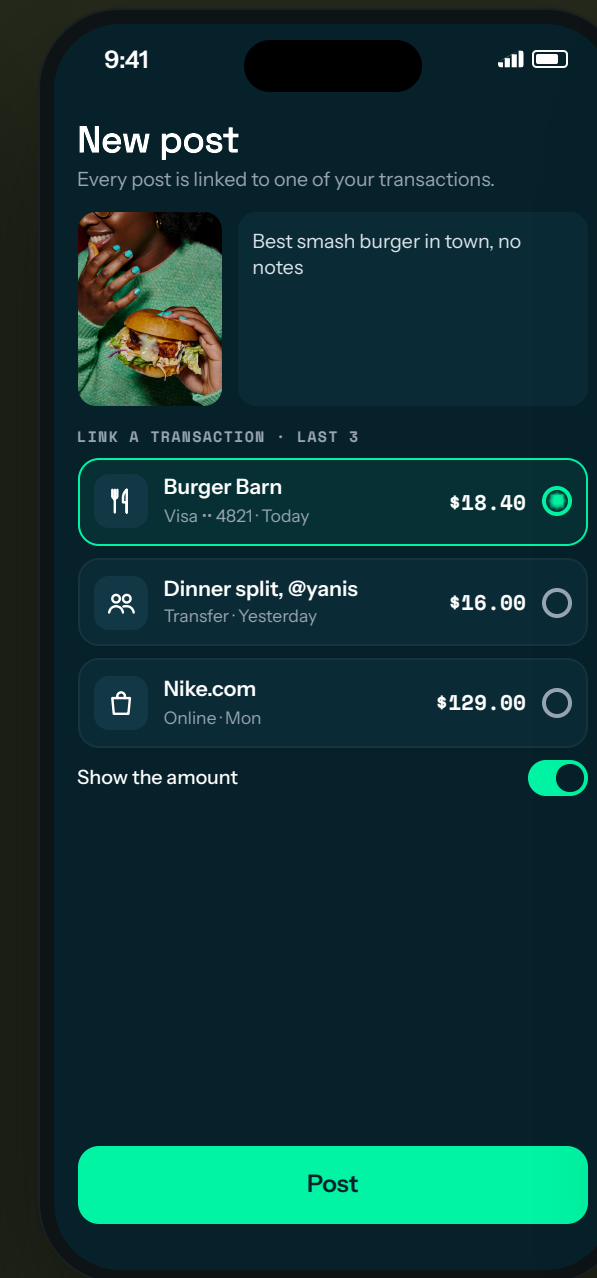
03 Pick it, add a video or photo
Your last 3 transactions, ready to post.

04 It lands in the feed, receipt attached
No transaction, no post.

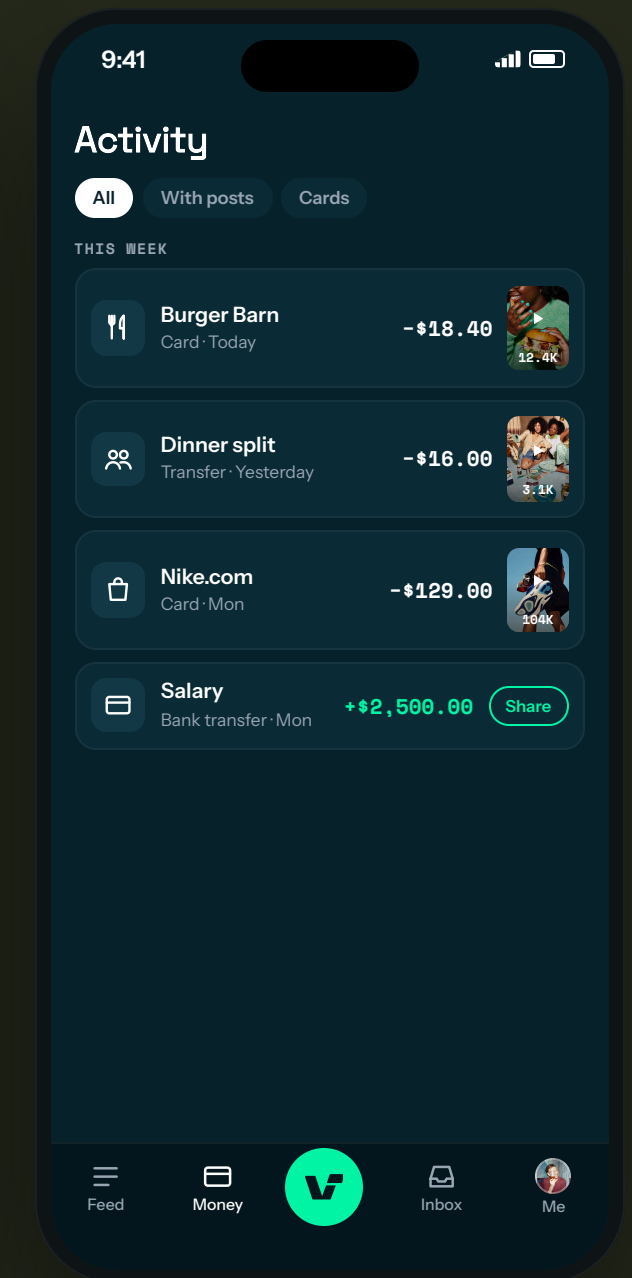
REAL-TIME PROMPT



PICK A TRANSACTION



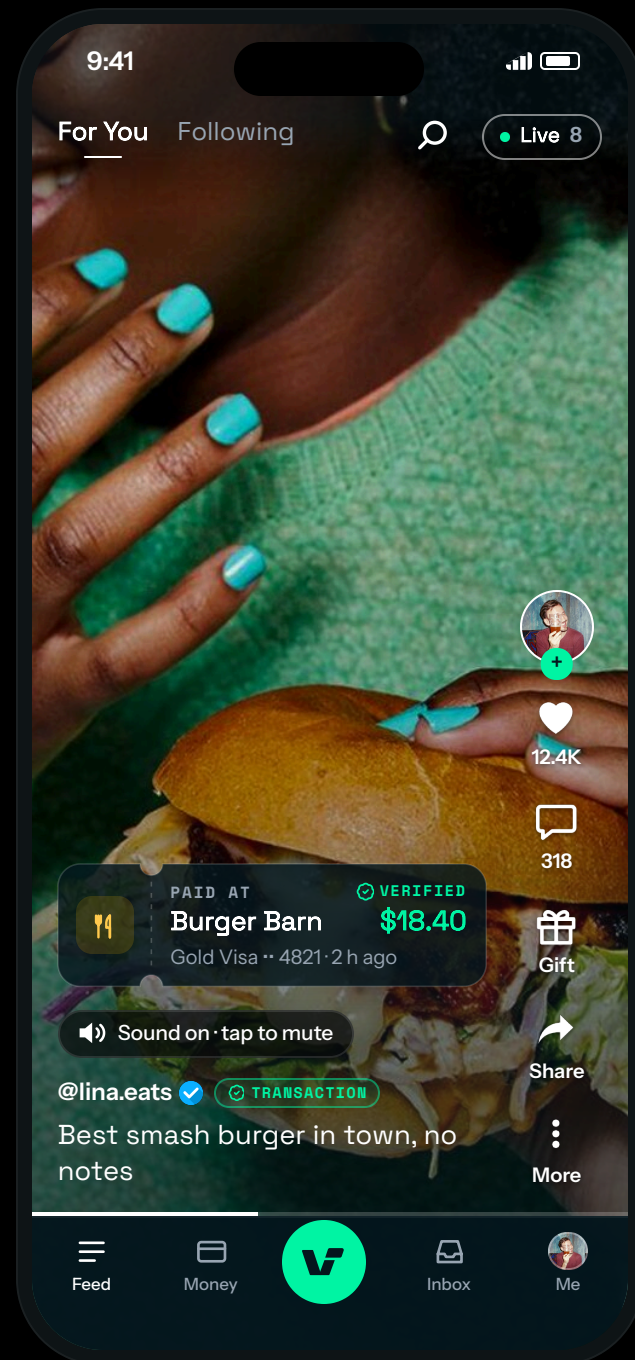
ACTIVITY + POSTS



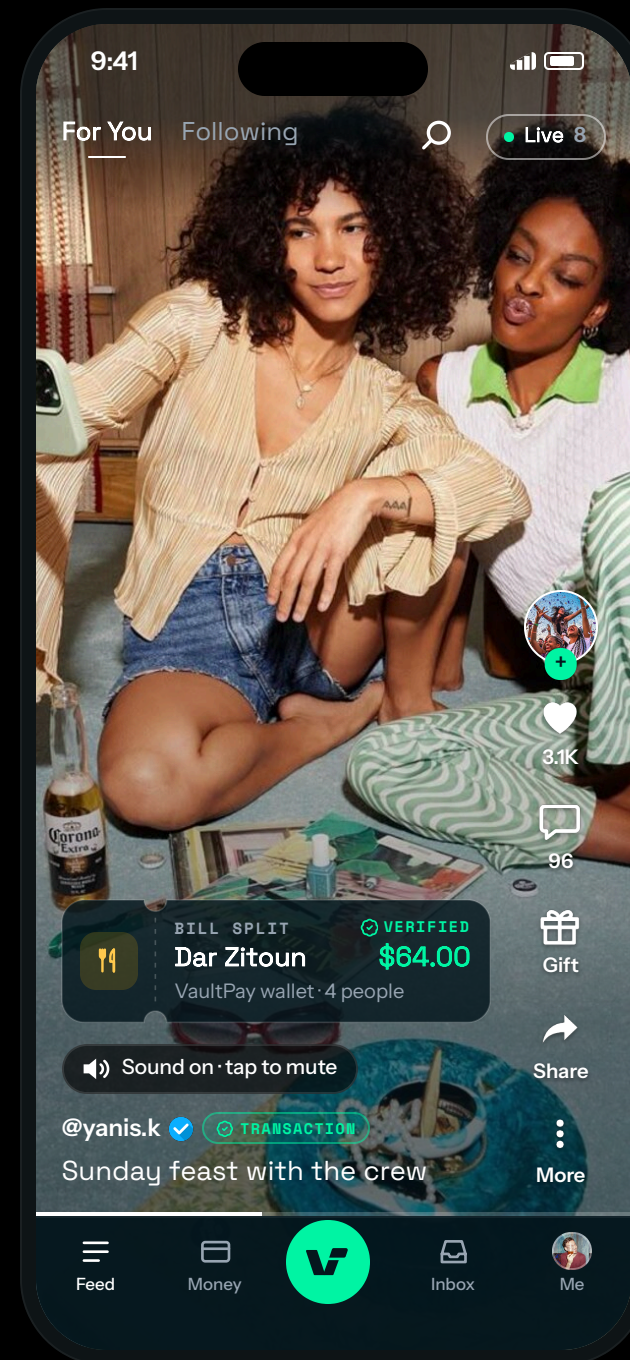
THE FEED · EVERY CASE, ONE FORMAT

Every post can be monetized

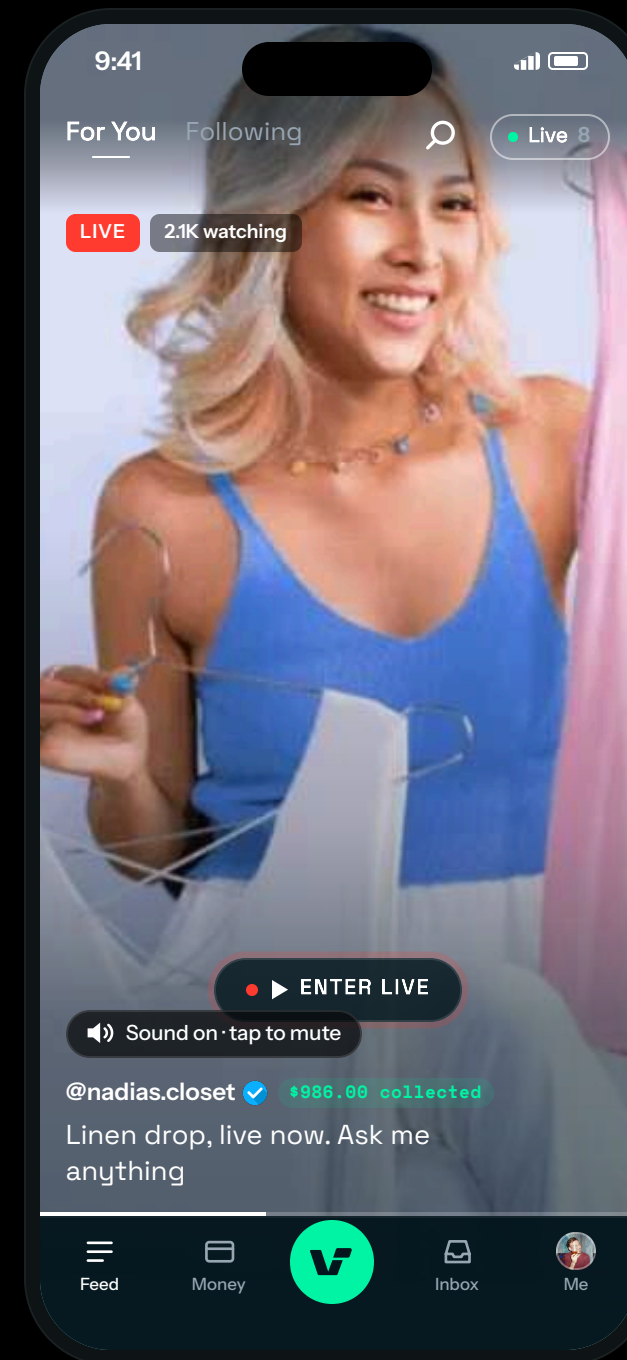
CARD PURCHASE



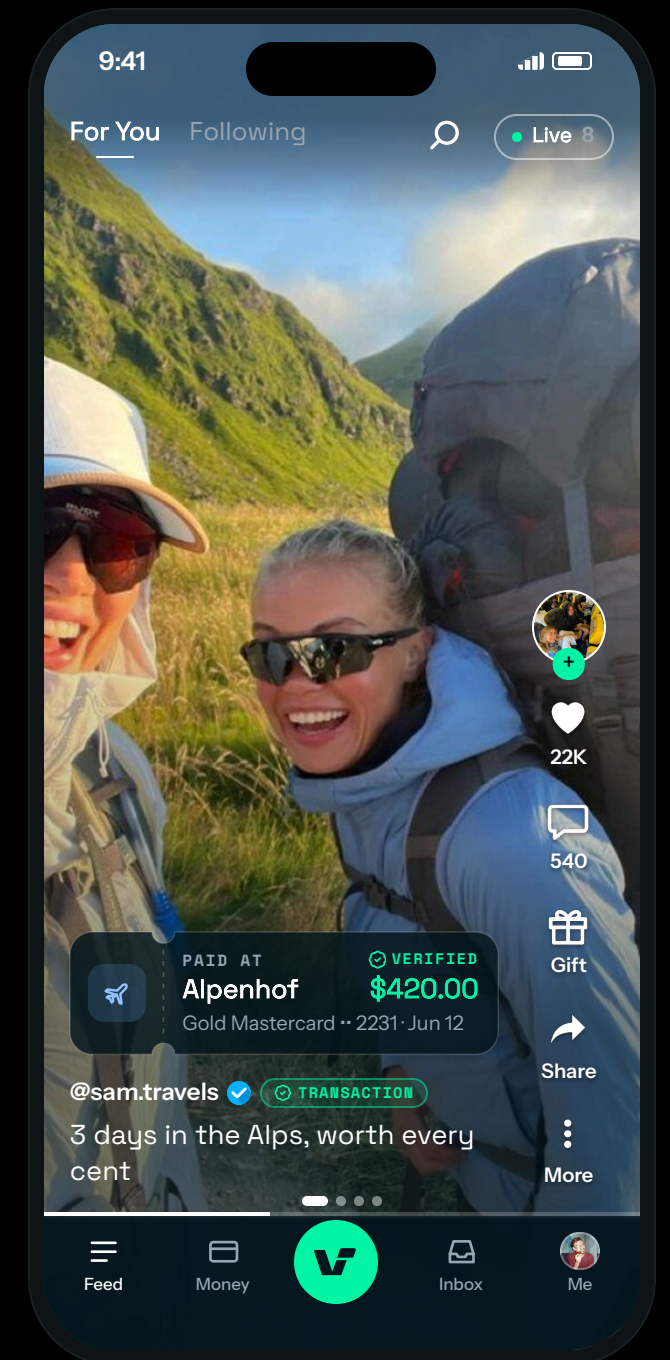
BILL SPLIT



SELLER, LIVE



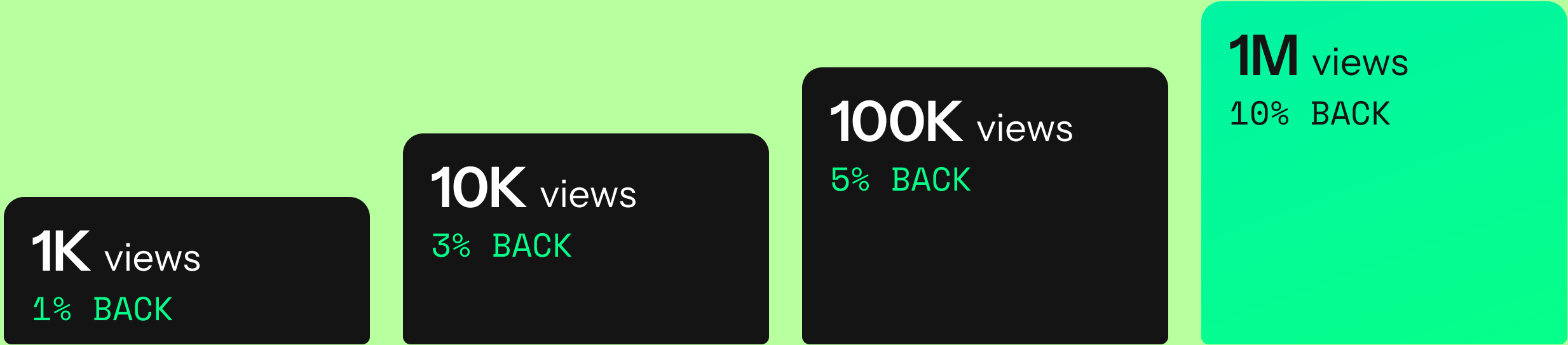
TRAVEL BOOKING



WHY PEOPLE POST THEIR TRANSACTIONS

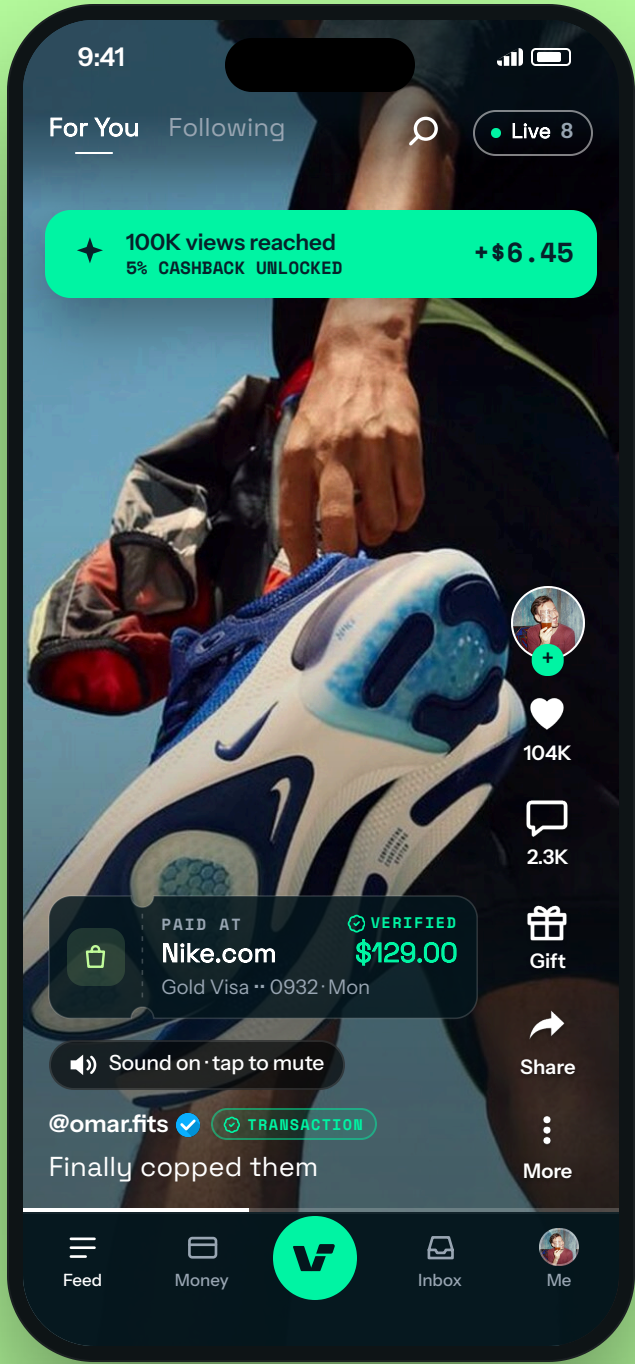
Sharing a transaction video or merchant post pays you back

VIEW MILESTONES UNLOCK CASHBACK ON THE PAYMENT



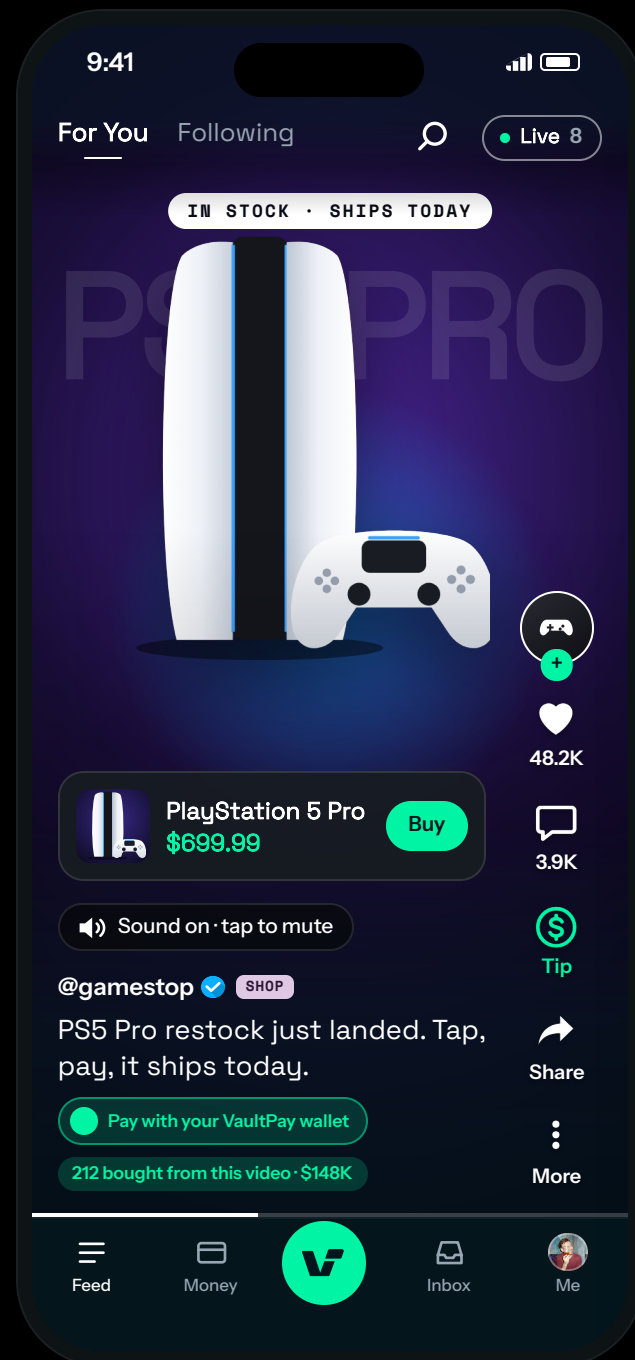
A \$129.00 sneaker post passes 100K views: \$6.45 lands back in the poster's wallet.

- **Gifts & tips**
Followers gift the poster; merchants can be tipped.
- **Shop the post**
Followers buy the same item; the poster earns.
- **Merchant boosts**
Brands add cashback to posts about them.
- **Verified reviews**
Every review is tied to a real payment.

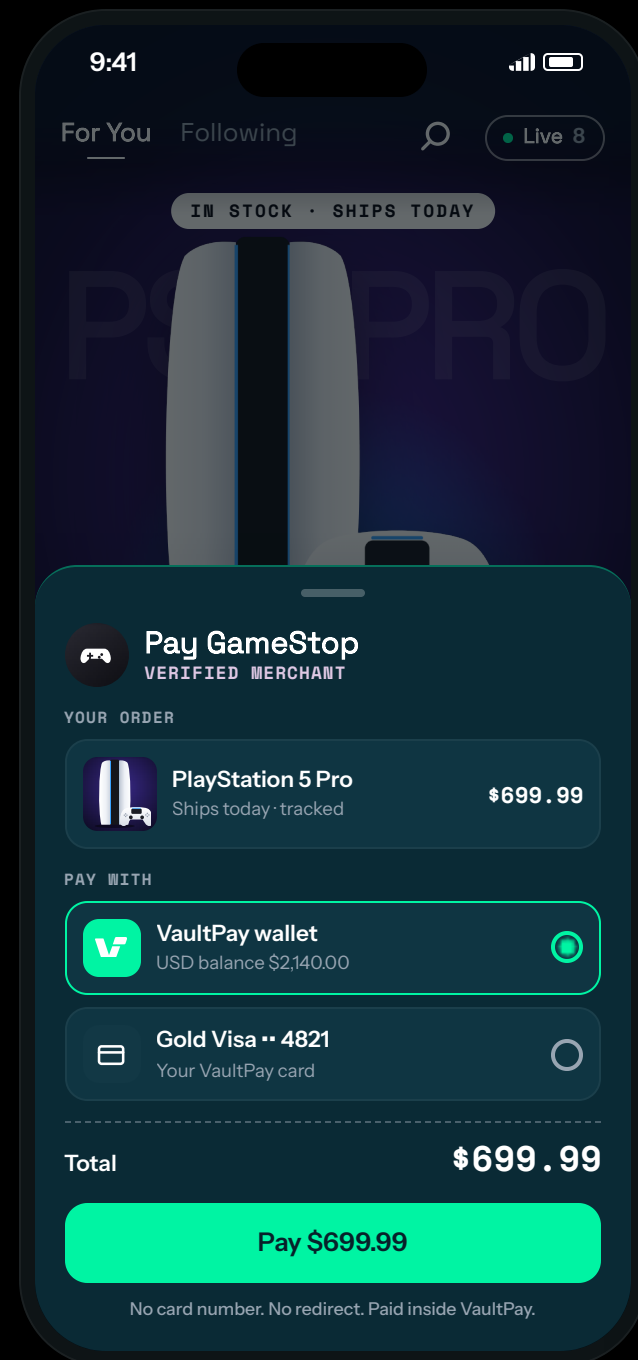


Merchants sell right in the feed

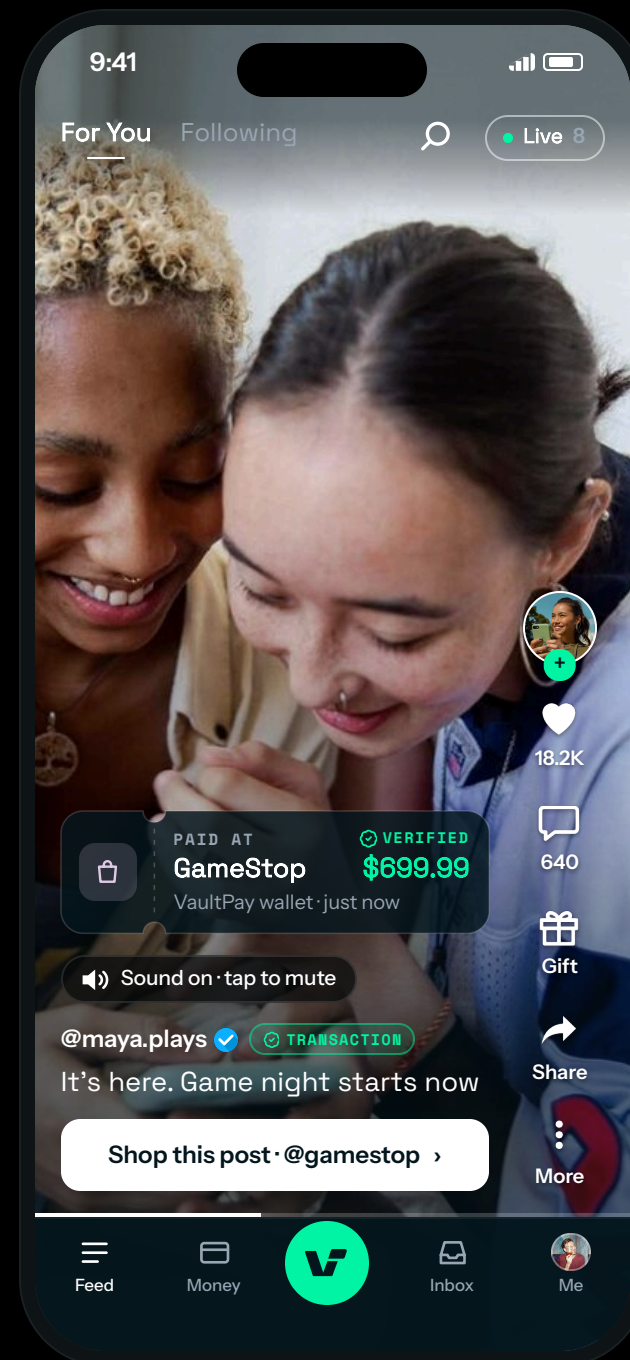
1 · THE DROP



2 · WALLET CHECKOUT

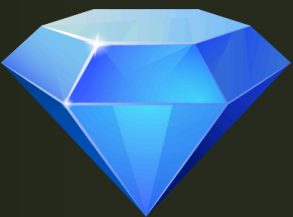
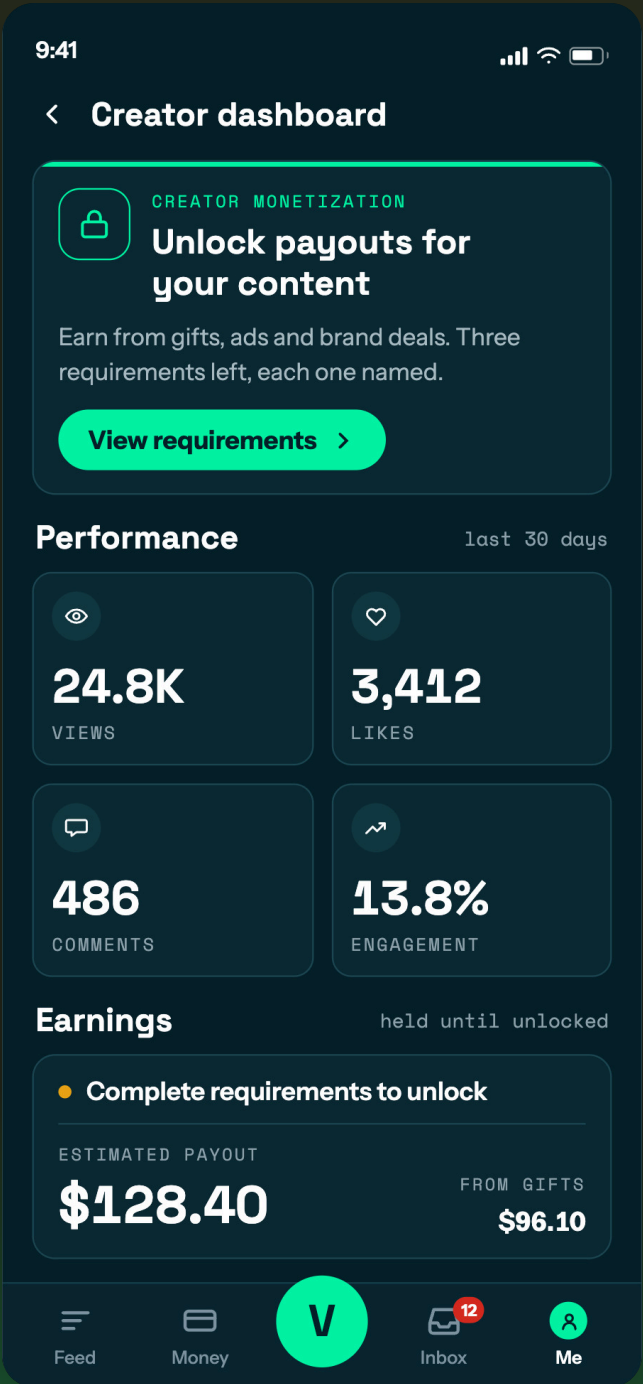


3 · THE BUYER'S POST



- 01 **GameStop posts a drop**
A video or a live, with the product and its price on it.
- 02 **Fans pay from their wallet**
One tap on the VaultPay balance. No card form, no redirect.
- 03 **GameStop is paid instantly**
Straight into its VaultPay business wallet.
- 04 **Every buyer becomes a post**
A verified receipt that sells the next one.

Content Creators



The feed pays the creator

- Short videos and live streams, one feed
- Gifts and tips **land as real money**
- One dashboard for views and earnings
- Spend it with a card, or send it anywhere

HOW CREATORS EARN

Gifts

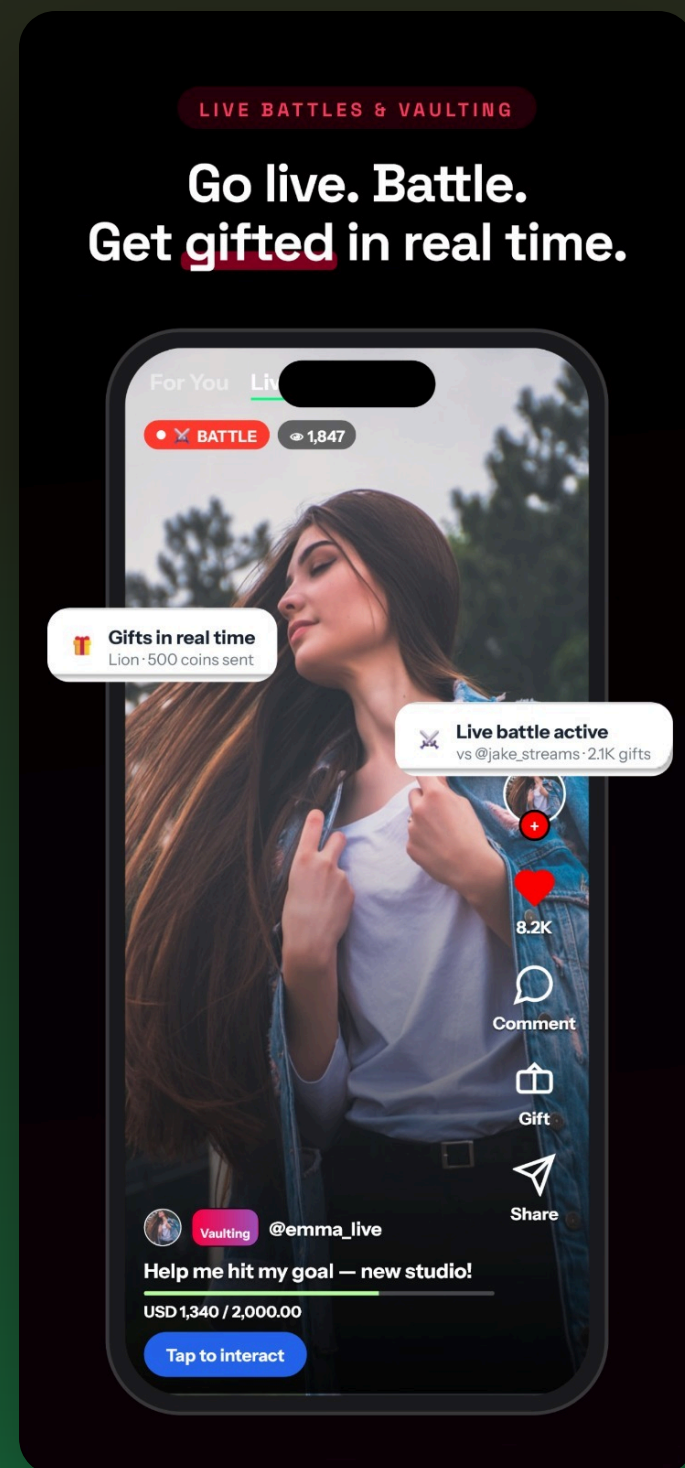
Tips

Live battles

Brand deals

 **Attention becomes income**

Live Battles & Gaming



Live is where fans pay

- Go live solo, or battle 1:1 and in teams
- Live gaming from a phone, screen or OBS
- Real-time gifts score every battle
- Every gift is real creator earnings

FORMATS

1:1 battles

Team battles

Live gaming

 Fans play, creators get paid

Ads in the Feed

Engagement = Revenue

Businesses and individuals promote their posts natively inside the feed. No agency, no separate ads account.

WHO ADVERTISES

Businesses

Creators

Individuals

01 Pick a post to promote

02 Choose a budget, paid from the wallet

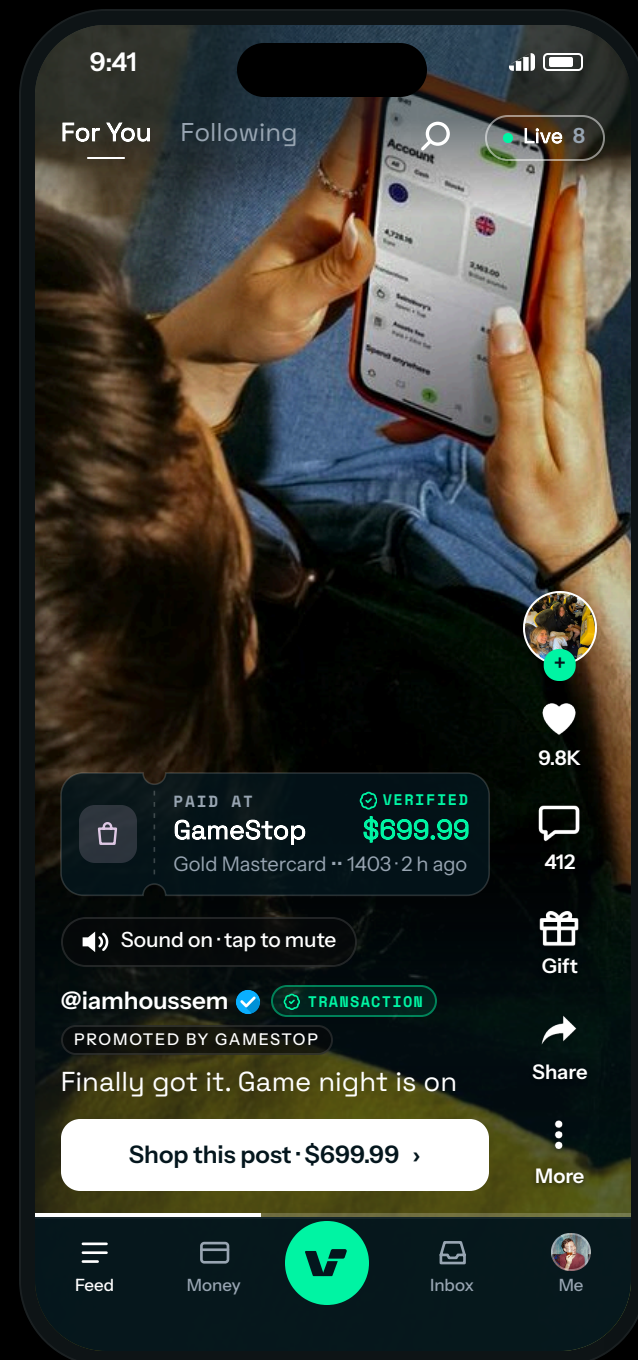
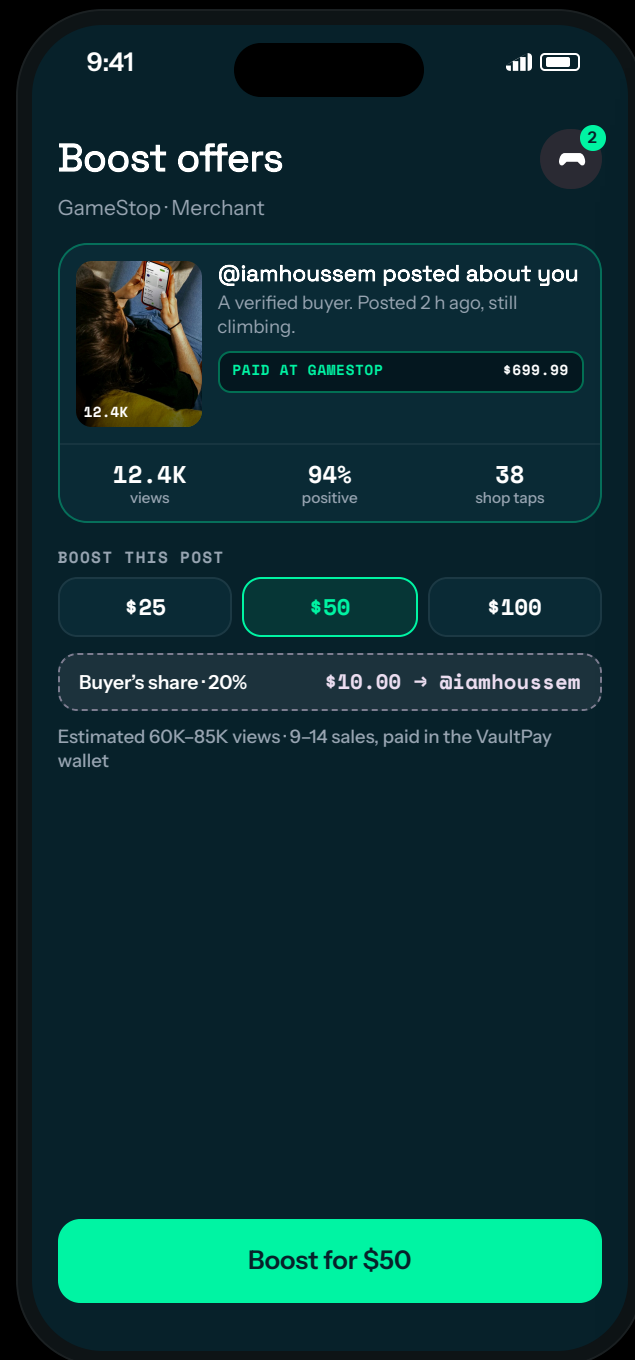
03 The algorithm places it in the feed

04 Track views, taps and new followers

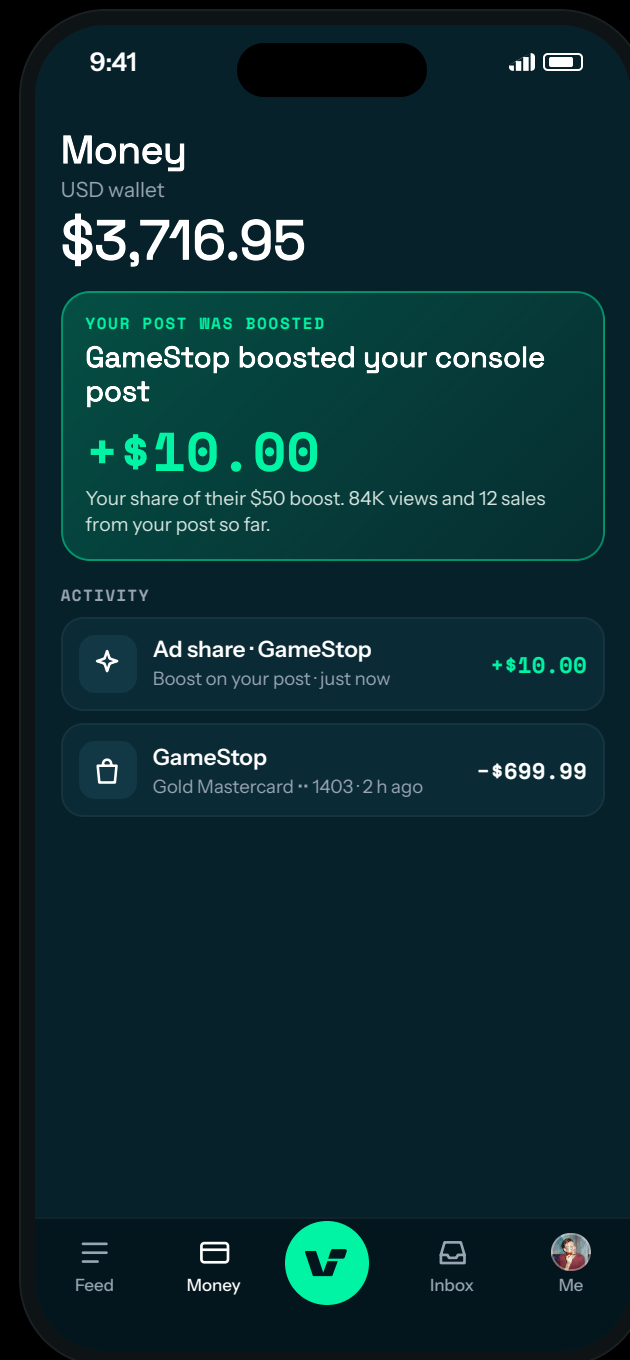
● Not ads layered on top: commerce embedded in behavior

Merchants boost their buyers' posts

GAMESTOP GETS THE OFFER THE POST, PROMOTED



THE BUYER EARNS



- A buyer posts a receipt**
@iamhoussem buys a console at GameStop and posts it.
- VaultPay offers it to GameStop**
Only posts backed by a real payment at that merchant.
- GameStop pays to boost it**
Per view, or per sale — checkout is in the wallet, so every sale is counted.
- The buyer earns a share**
20% of the boost lands in their wallet.

One AI algorithm. Three surfaces.

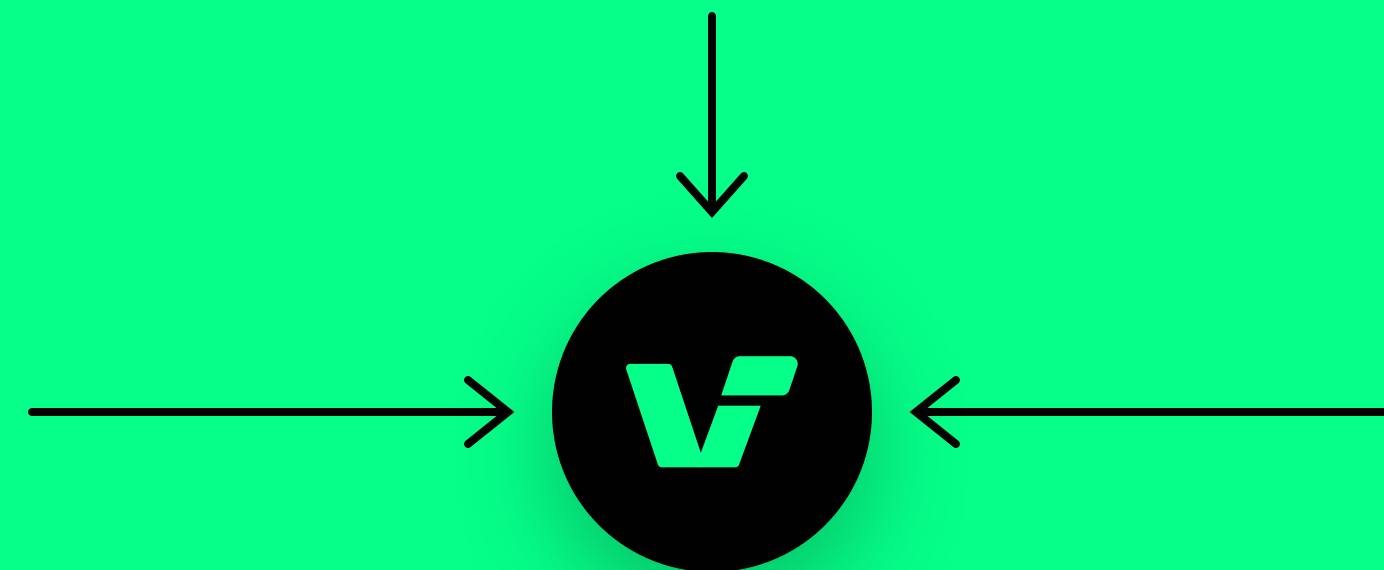
USPTO-REGISTERED • BUILT INTO VAULTPAY

Live streams

ranks live rooms and battles

Social feed

ranks videos and ads

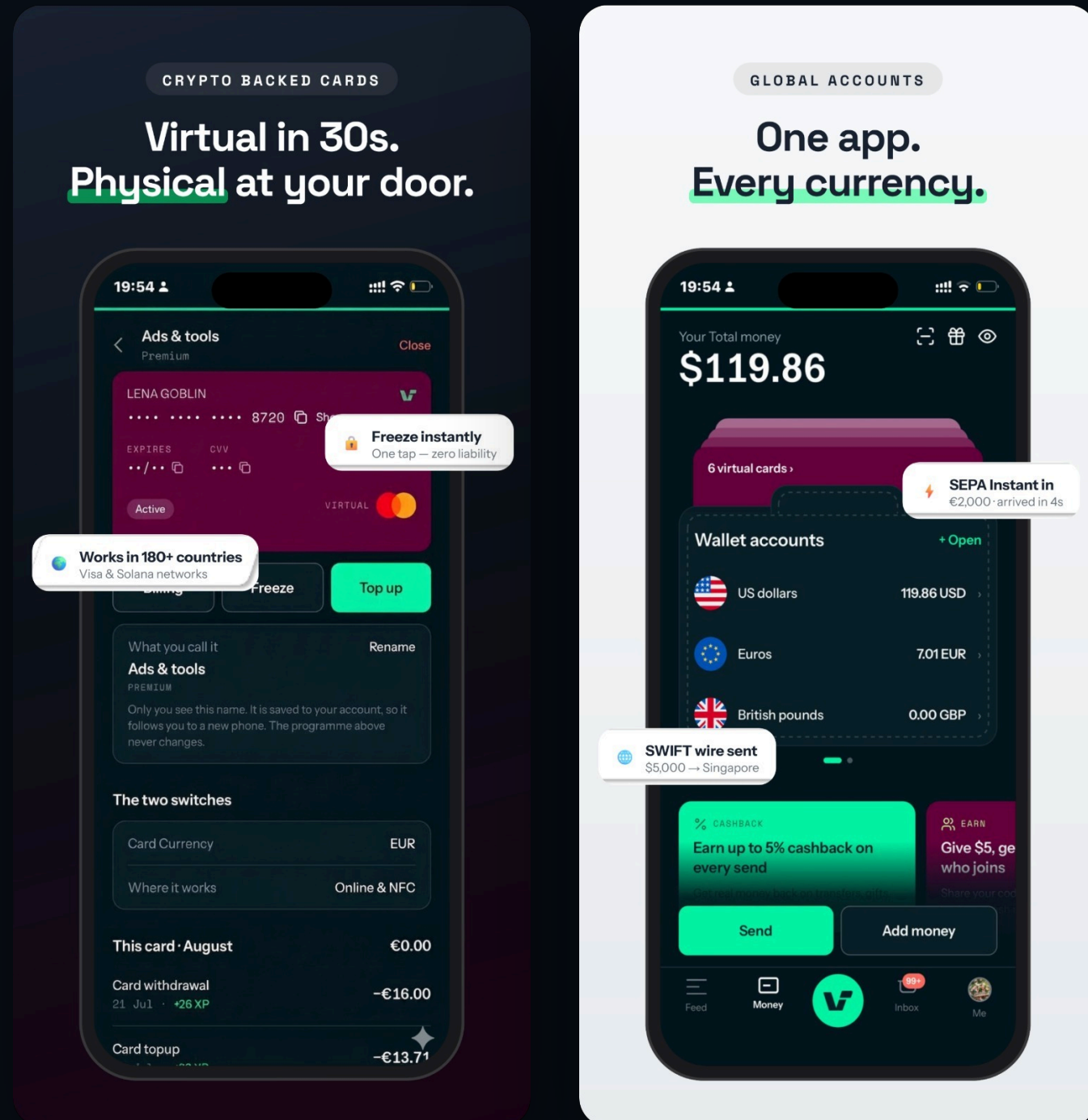


Marketplace

ranks products and shops

It learns from what people watch, gift and buy: AI-powered social commerce

Built-in FinTech



VIRTUAL CARDS

Visa & Mastercard, issued in seconds

Name a card for each job, freeze it in one tap.



BIN sponsorship

USD BANK ACCOUNTS

US-dollar accounts for global users

Backed by JPMorgan, Citibank and CFSB.



JPMorgan Citibank CFSB

NAMED ACCOUNTS

EUR, GBP and more currencies

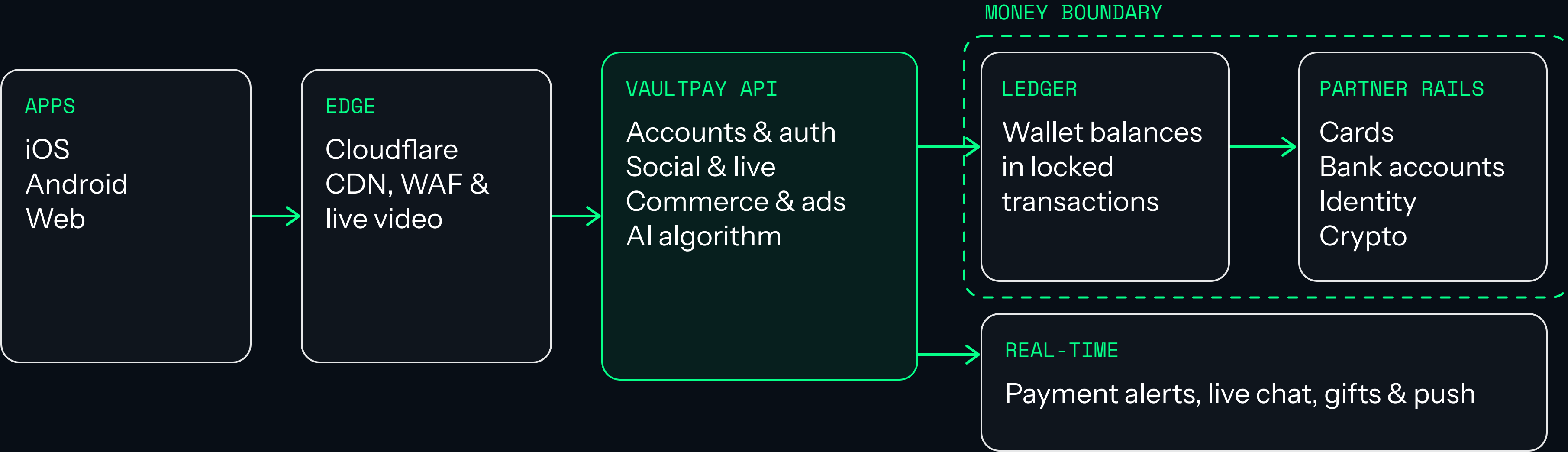
Hold and send in several currencies.



Also built in: P2P in chat · crypto top-ups · bill splitting · statements

One platform, one API, one ledger

Every app talks to the same API; every dollar moves through the same ledger.



Full architecture, data model and controls walkthrough available under NDA.



TECHNOLOGY STACK

Proven technology at every layer

MOBILE APPS	React Native + Expo: one codebase for iOS and Android
WEB	Next.js website and web app
BACKEND API	PHP 8.2 REST API, one module per domain: auth, wallet, social, live, commerce, ads
DATA & LEDGER	MariaDB (MySQL) ledger: row-level locks and a database-level overdraft guard
LIVE VIDEO	Cloudflare Stream: WebRTC publishing (WHIP/WHEP) and HLS playback
REAL-TIME	Node.js WebSocket service for live chat and gifts; Firebase push notifications
CLOUD & EDGE	AWS compute and storage behind Cloudflare CDN, WAF and DDoS protection

Money-safe by design

IDENTITY

Verified before money moves

KYC before cards and accounts;
business verification with Equifax

ACCOUNT ACCESS

Two-factor sign-in

Email one-time codes, trusted
devices and instant session
revocation

MONEY INTEGRITY

Locked, atomic ledger

Every balance change runs in a locked
database transaction

OVERDRAFT GUARD

Enforced by the database

A database rule refuses any
withdrawal a balance cannot cover

PARTNER EVENTS

Applied exactly once

Card, account and crypto events are
de-duplicated by partner reference

PLATFORM

Protected at the edge

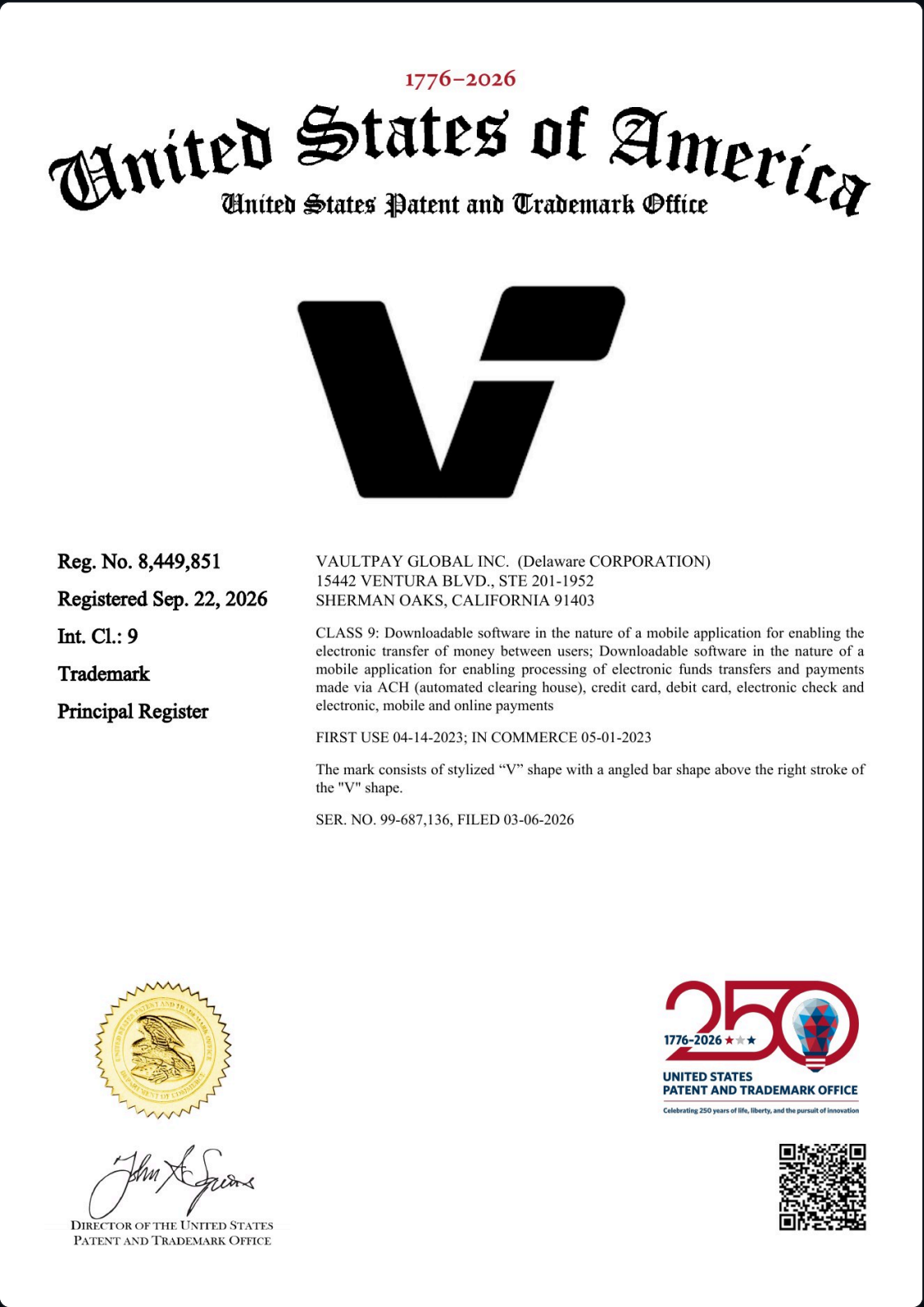
TLS everywhere, Cloudflare WAF and
DDoS protection, content moderation

 **VaultPay operates under licenses through its partners.**

Our brand is a registered US trademark

U.S. PATENT AND TRADEMARK OFFICE · PRINCIPAL REGISTER

MARK	The VaultPay V logo (a design mark)
REGISTRATION	No. 8,449,851 · registered September 22, 2026
OWNER	VaultPay Global Inc., a Delaware corporation
COVERS	Class 9 — the VaultPay mobile app: sending money between users, and processing ACH, credit and debit card, e-check and online payments
IN USE SINCE	April 14, 2023 · in commerce since May 1, 2023

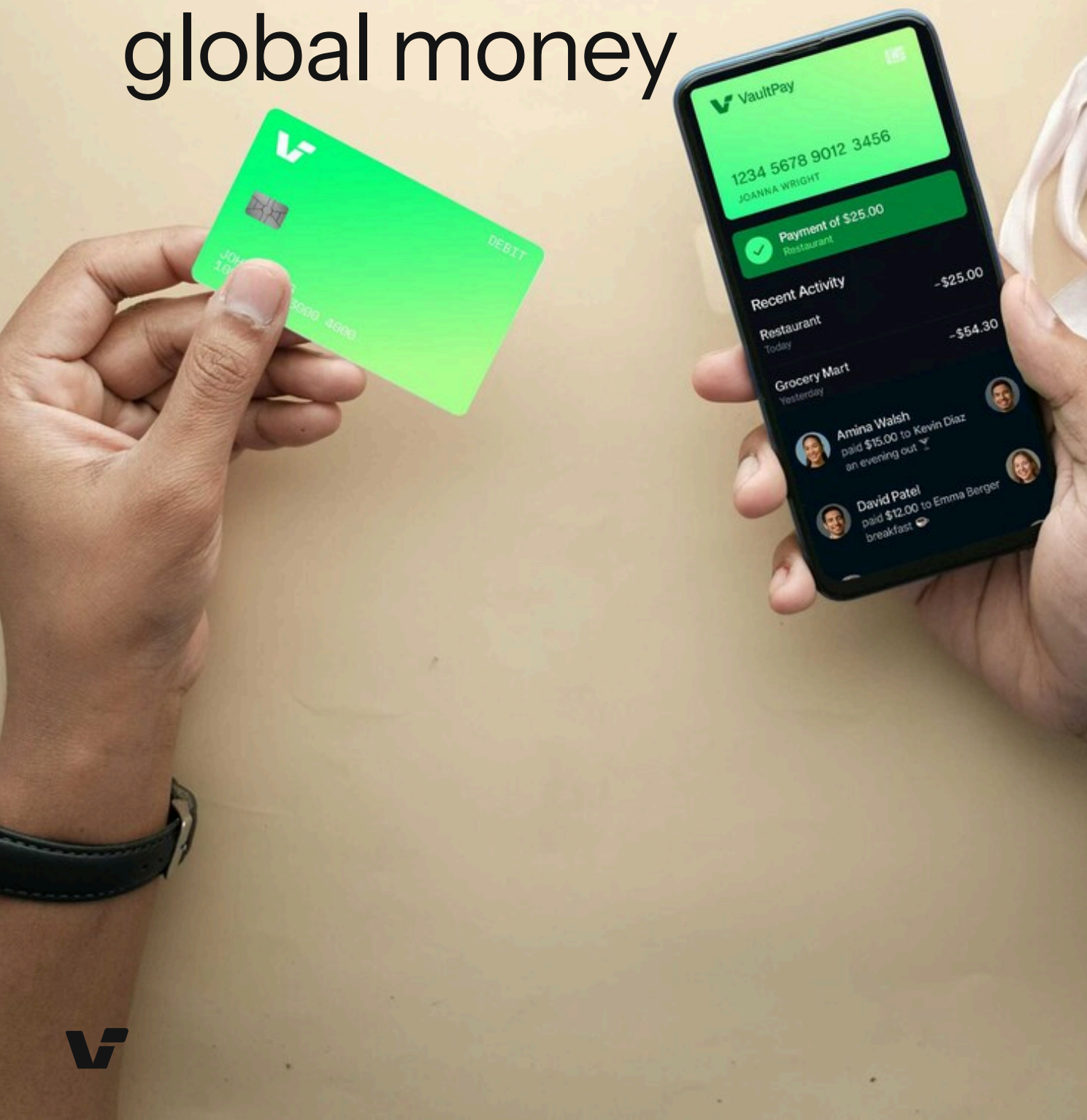


REGISTRATION CERTIFICATE
SERIAL NO. 99-687,136 · FILED MAR 6, 2026



KEY PARTNERSHIPS

Built with partners
that unlock
global money



CURRENT UNLOCKED PARTNERS

LvlUp Ventures

Backed by the LvlUp Ventures portfolio

SHOPLINE

Official Shoplefter partner



BIN sponsorship

maplerad

Banking-as-a-service

Swipelux

Multi-currency named accounts

EQUIFAX®

Identity & verification

CURRENT TRACTION

✓ **11,960** total users

✓ **Live in 160 countries** on Apple, Android & Web

✓ **Spend everywhere** Visa & Mastercard are accepted

✓ **Offices** in Los Angeles, USA & Estonia

PRODUCT STATUS & ROADMAP

Everything live today is our bootstrapped MVP. Funding deploys the next MVP with Conduit, Rain and Plaid, then scales the company.

PHASE 1 · LIVE NOW

Bootstrapped MVP

Valuation **\$3M**

- Transaction-backed social feed
- Live battles & live gaming
- Ads in the feed
- USPTO-registered AI algorithm
- Visa & Mastercard virtual cards
- USD, EUR & GBP named accounts

PHASE 2 · NEXT, AFTER FUNDING

Funded MVP & partners

Raising **\$500,000**

- Deploy VaultShop (already built)
- VaultGift: gift cards
- VaultBill: bill payments
- Conduit: stablecoin money network
- Rain: stablecoin-backed Visa cards
- Plaid: open banking + KYC

PHASE 3 · SCALE

Built to scale

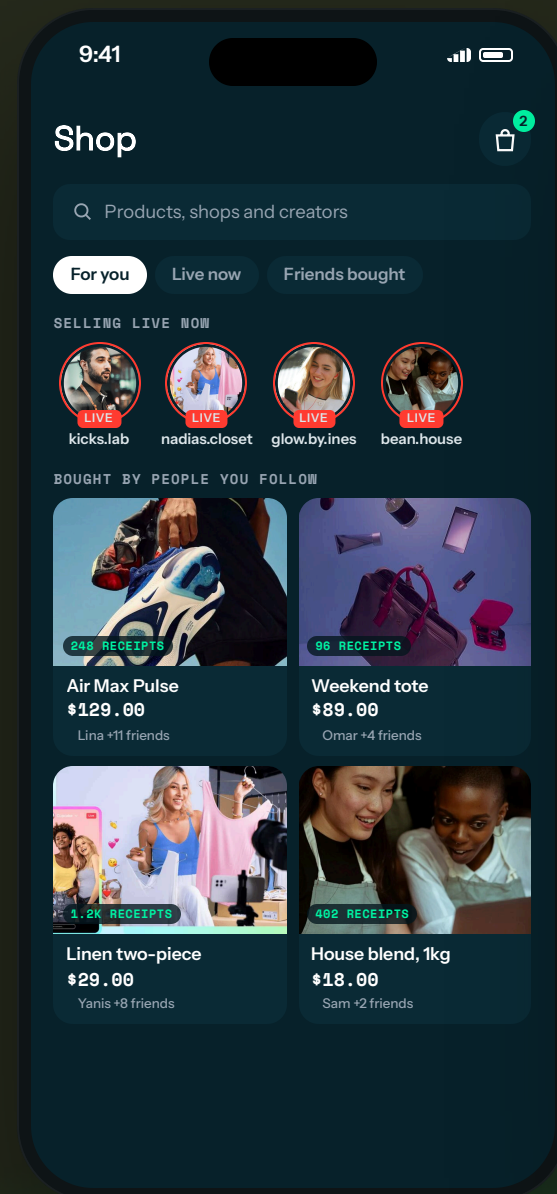
- Global business onboarding
- New York office
- Hiring the team
- Go-to-market spend



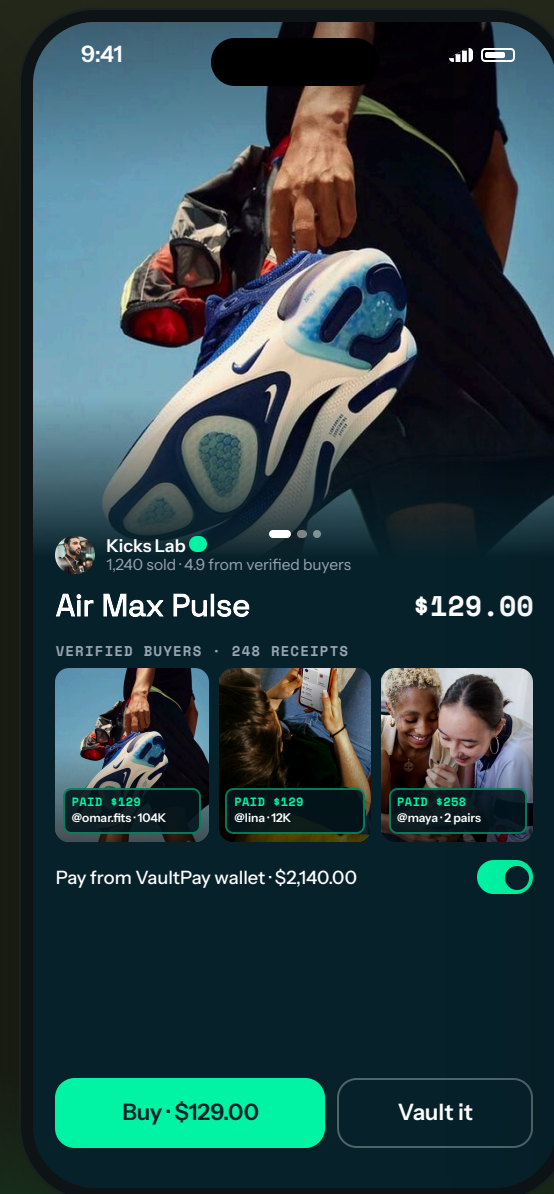
NEXT MVP · AFTER FUNDING

VaultShop

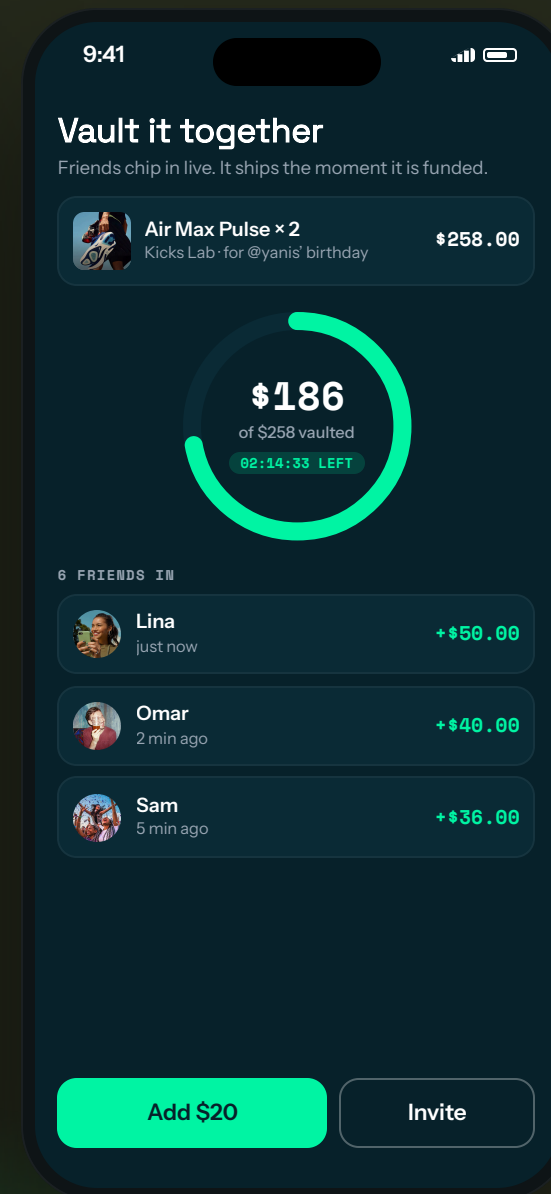
SHOP



PRODUCT



VAULT IT TOGETHER



The social marketplace. Launches with funding.

- Every product shows its **verified buyers**
- Buy in one tap from the VaultPay wallet
- Sellers **go live with a product**
- Friends vault it together, in real time

WHO IT SERVES

Businesses

Creators

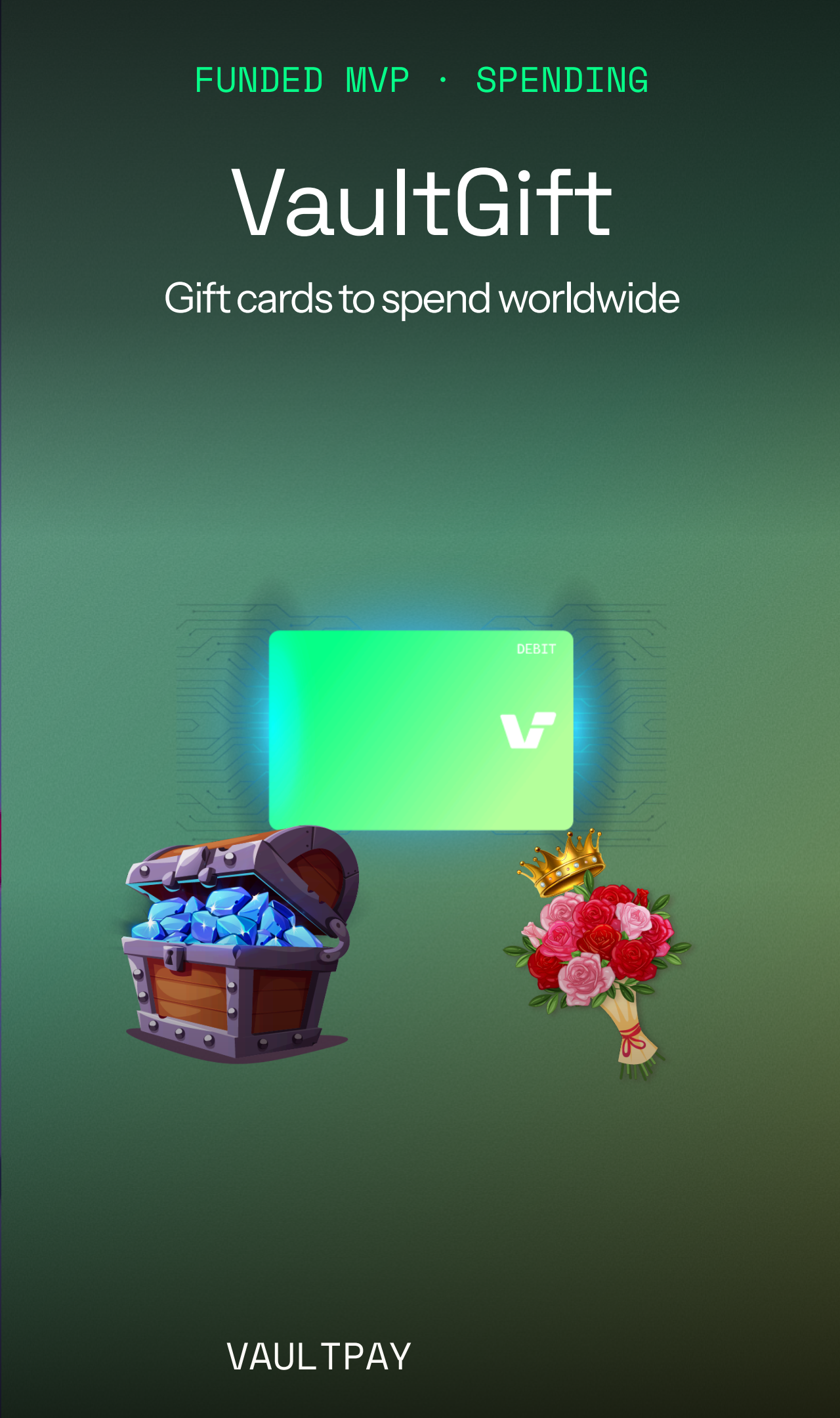
Buyers

 Shopping becomes a live event



VaultShop

Shop creators and businesses

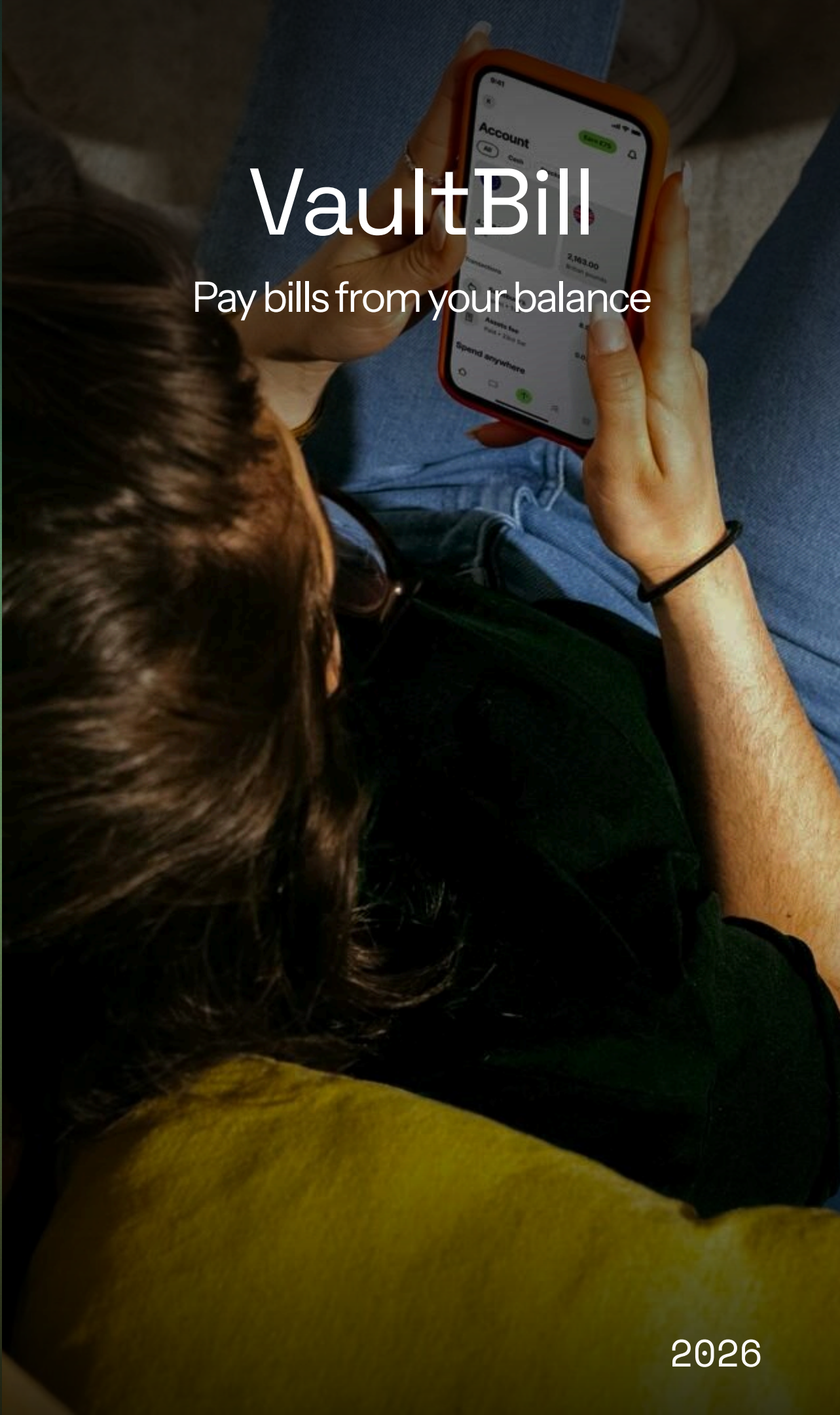


FUNDED MVP · SPENDING

VaultGift

Gift cards to spend worldwide

VAULTPAY



VaultBill

Pay bills from your balance

2026

Funding unlocks the partners built for scale

- + **Conduit, Rain & Plaid** (stablecoin money network, stablecoin-backed Visa cards, open banking + KYC)
- + **Global businesses** (onboarded across jurisdictions)
- + **New York office** (a physical office in New York)
- + **Team & go-to-market** (hiring and growth spend)

PHASE 2 PARTNERS

Conduit

Global money network powered by stablecoins

Rain

Stablecoin-backed Visa cards, global coverage



Open banking + KYC, US & Canada

OUR TEAM

Led by product-obsessed operators and brand builders with deep conviction in user-first fintech.

- Proven ability to ship and grow with minimal capital
- Brand strategy rooted in human design and community
- Deep understanding of financial-social convergence

Offices · Los Angeles, USA · Estonia



Zakaria Deriche
CEO, Founder



LINKEDIN

Pilot and computer science. Leads product vision, engineering direction and fintech infrastructure.



Rachid Dahmane
Co-Founder, Head of Data Science



LINKEDIN

MBA and computer engineer with 20+ years in banking and technology, including BNP Paribas.



Kentache Hossem Eddine
Co-Founder, CTO



LINKEDIN

Backend engineering, University of Algiers. Leads backend infrastructure, API and payment integrations.



Garrett Ryan Miller
Chief Brand Advisor



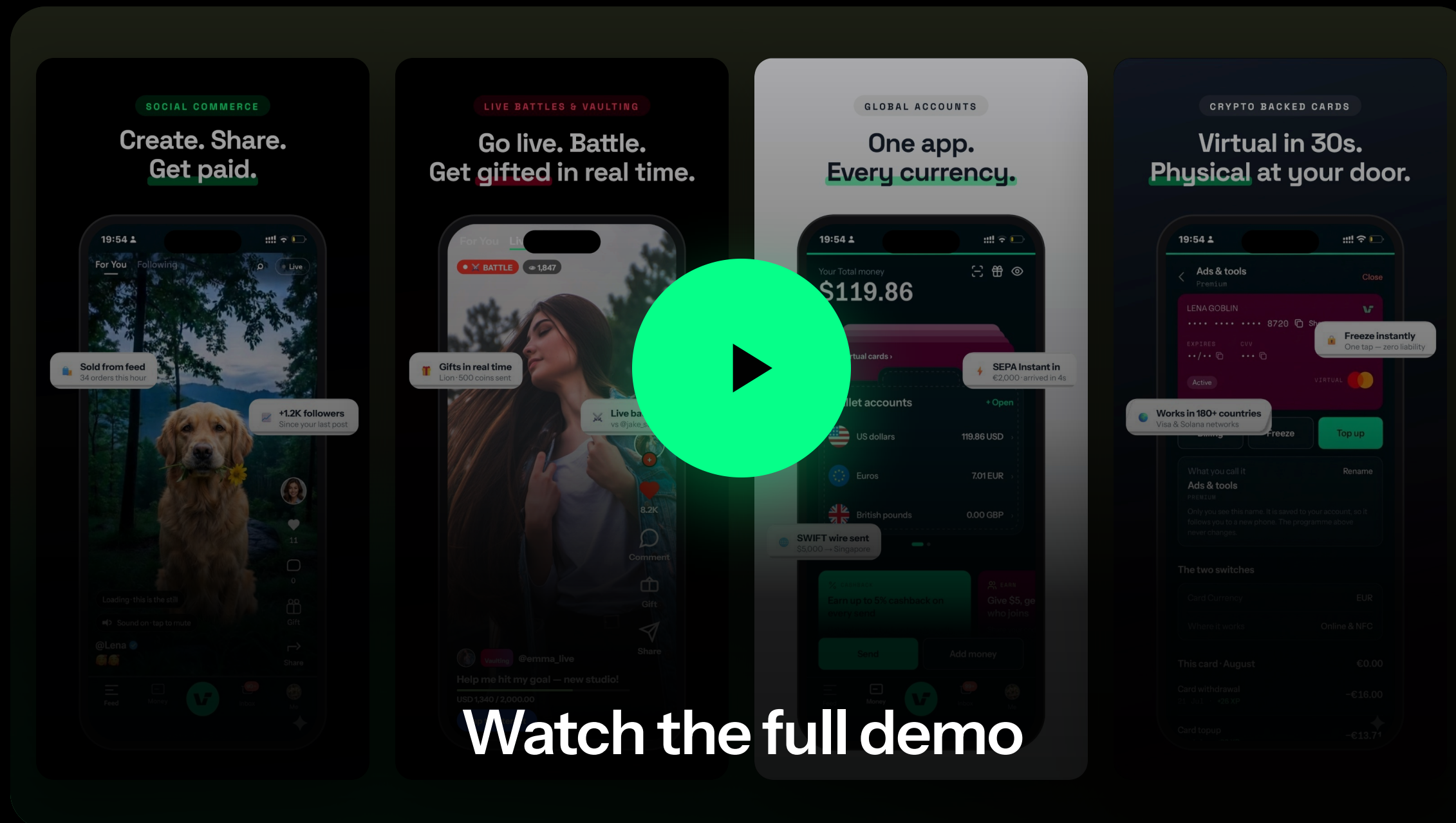
LINKEDIN

California College of the Arts. Brand design that brings people together.

PRODUCT DEMO · SEE IT RUNNING

See all of it working

Everything in this deck, in the live app.



DEMO VIDEO
youtu.be/_gDimAEvHIE

LET'S BUILD TOGETHER

Help build the most trusted, social
side of money.

The full demo video plays on the page before this one.
Offices in Los Angeles, USA and Estonia.

investors@getvaultpay.co

