

UBER



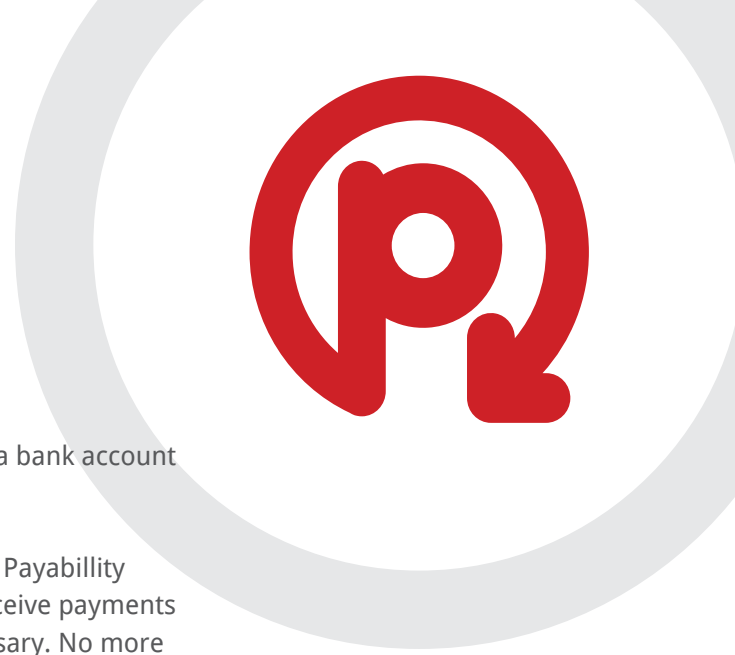
JULY 20, 2015

UBER PAYMENTS, REWARDS & CARD SOLUTION

PAYABILLITY INC.

POWERED BY  Payability

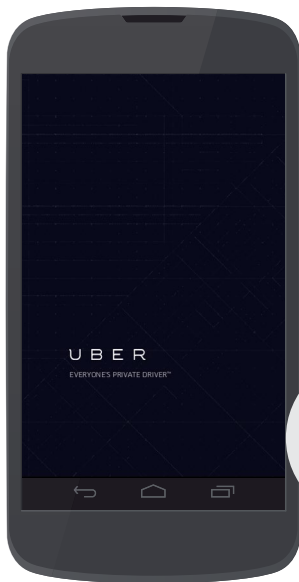
Streamlining Driver Signup



No Bank? No Problem.

Payability will allow UBER Partners to get paid without a bank account and streamline the UBER Partner signup process.

Allow Partners to apply for both an Uber Account and a Payability Account at the same time or give them the option to receive payments directly through Payability. No bank information necessary. No more tedious ACH transactions.



Add Tax + Bank Information

UBER currently collects both tax information and bank information for drivers as mandatory fields of information. However, there is a percentage of potential drivers that do not have a bank account or do not wish to provide their bank account information.

Payability can help capture that percentage.



Solution #1 Created at Signup

Upon signup Partners can start both the UBER and Payability Account creation process.

Successfully applied drivers will get both an UBER Partner Account and a Payability Account with customized UBER privileges.



Solution #2 Paid via Payability

Users can choose to link their Payability Account instead of a bank account to receive payment.

Partners can then opt to accept payments into their Payability Account.

UBER



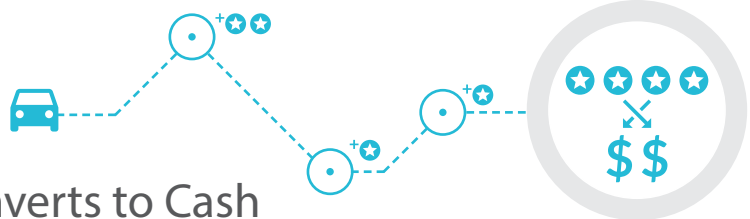
UBER Card

Paid invoice funds are immediately available for the Partner to use unlike ACH direct deposit's 3 or so days. An UBER Card will give Partners instant access to their funds as soon as payments are issued by UBER.

Of course, the UBER Card can be available to both Partners and Riders. The card can be loaded through a variety of ways:

- Cash-over-Counter
- Debit Cards
- Credit Cards
- Bank Accounts

The UBER card will be accepted anywhere Interac is accepted. **It works just like a Prepaid Card.**

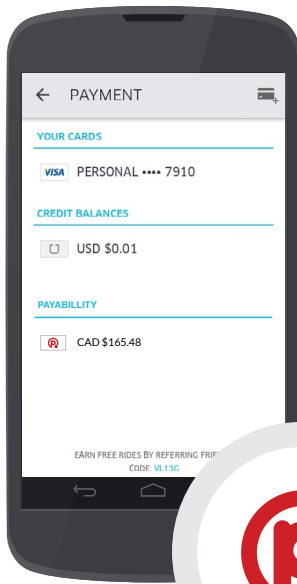


Reward Miles Converts to Cash

Payability will allow UBER to easily create a closed loop currency where your Partners and Riders can convert their points directly into cash and deposit that cash into a spendable account.

Uber can use Payability to easily create a new rewards/uberMiles program or tie in an existing (Momentum) rewards program and allow **points-to-cash exchange directly on user accounts.**

An Alternative for the Underbanked & Unbanked



Don't have a card? Use Payability!

Payability will allow UBER to gain access to the unbanked and underbanked population market. Riders no longer have to have a credit card or debit card to use and pay for UBER services.

Since funds are in our closed network, chargebacks, disputes and refunds can easily be controlled and administered with much less effort than regular card payments.

Available at All MoneyGram & Canada Post Locations



Available At



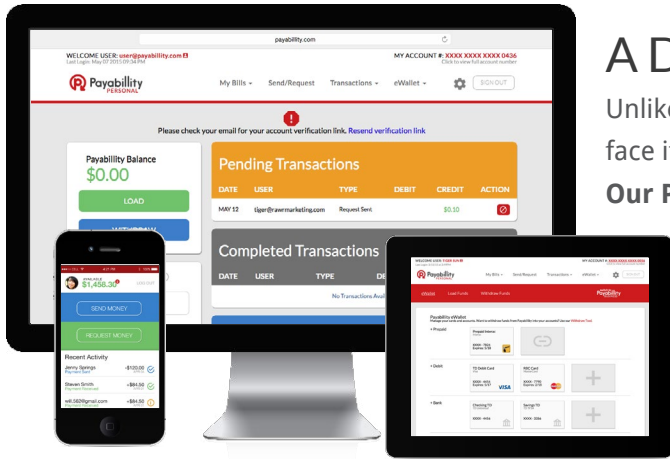
+6300 Locations and Counting

From Cash to Uber without a Bank

Users can load cash at any MoneyGram location and all Canada Post Offices. Cash loads are instantly available in user's Payability Accounts which means funds are instantly available for Uber rides!

Potential users would be able to load cash into their Payability Account, and immediately request a ride. No waiting for checks to clear or funds to appear in their account. Just load and go!

Benefits of Payability eWallet & Payments



A Different Kind of eWallet

Unlike other eWallets, your Payability eWallet can hold CASH. Let's face it. The future of all payments will become cashless.

Our Payability eWallet Benefits:

- Instant and immediate access to funds
- Free person-to-person account transfers
- Ability to load CASH at over 6,300 MoneyGram locations in Canada
- Cardless Cash Withdrawal - withdraw cash at select ATM's with just your Payability eWallet!

Digital Payments Better than Cash



Easy Withdrawals

You can withdraw funds directly from your Payability eWallet into any linked account



Save on Transactions

Save on each transaction with some of the lowest fees in the industry - less than ACH



Detailed Reporting

Manage each account and track every payment through an intuitive user interface



Immediate Funds

Payments settle instantly meaning you get access to funds as soon as they are received

UBER Partner Transaction Flow

