



**Cuentas, Inc.**

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Cuentas Inc. (OTCQB: CUEN)	
Share Price <sup>1</sup>	\$1.15
Market Cap <sup>1</sup>	\$2.4M
Current Assets	\$0.3M
Shares Outstanding	2.1M
Insider Ownership	65%
Employees	6
Sector	FinTech

1) As of July 15th, 2019



**Cuentas, Inc. (OTCQB: CUEN)** is a Fin-Tech (Financial Technology) company utilizing technical innovation together with existing and emerging technologies to deliver accessible, efficient and reliable mobile, new-era and traditional financial services to consumers. Cuentas is proactively applying technology and compliance requirements to improve the availability, delivery, reliability and utilization of financial services especially to the unbanked, underbanked and underserved segments of today's society.

**A Comprehensive Banking Solution for the Unbanked**

The Cuentas Fintech Card is an online bank account integrated with the Cuentas branded general purpose reloadable card (GPR), offering a comprehensive online banking solution to all, including those without a U.S.

- FDIC insured bank account
- Debit card
- Money remittance
- Bill pay
- Direct ACH deposit
- Online purchasing
- Mobile banking app
- ATM cash withdrawal
- Peer-to-peer transfers
- Cash reload at retailers
- Mobile device check deposit
- Prepaid telecom "Top-Up"

In-App Platform For Discounted Purchases at Point of Sale:

- Transit Authorities
- Restaurants
- Retail Stores
- Supermarkets
- Bodega & Convenience Stores
- Lottery & Mobile Gambling

**Tier-1 Enrollment in Discount Purchase Platform**

Mass Transit	Online Gambling	Restaurants	Gaming	Wireless Telecom	Retailers
LA Transit ITA Grand Rapids Transit	BET Stars Poker Stars Draft Kings Fandual Sugar House Casino	Burger King Ruby Tuesday Applebee's Longhorn Steakhouse Olive Garden Cheddar's Yard House Bahama Breeze	Karma Koin Xbox PS4	AT&T Mobility Verizon T Mobile AT&T Prepaid	Amazon Bass Pro Shops

**Macro Tailwinds: The Unbankable Latino**

**Over 25% of the U.S. Adult Population (63M Adults) Are Unbankable<sup>1</sup>, Defined as:**

- Adults who do not use banking institutions in any capacity
- Generally pay for goods/services in cash or by money order
- Often use check-cashing and payday lending
- Typically recent immigrants or children of immigrants who experienced banking crises in their country of origin
- Often unable to maintain minimum balances, pay account fees, or organize transportation to/from banks during banking hours
- The U.S. Latin population exceeds 57.5 million, while Hispanics will continue to account for over 50% of future U.S. population growth

1) 2017 FDIC Survey, This figure excludes immigrants, illegal aliens, and undocumented individuals  
2) American Community Service Data (ACS)



**Cuentas Uses Technology to Bridge the Gap Between Traditional Financial Services and the Underbanked U.S. Latino Population**



**43.8 Million**  
US IMMIGRANTS<sup>2</sup>

**28.5%**  
ARE UNDERBANKED<sup>2</sup>

**\$1.7 Trillion**  
PURCHASING POWER<sup>2</sup>



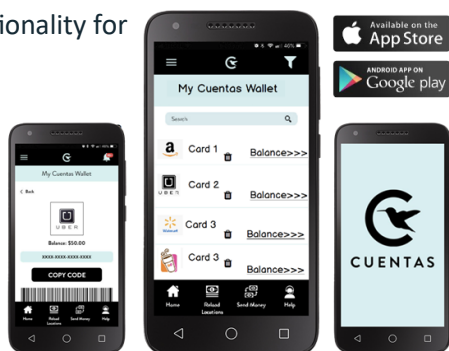
## Cuentas Mobile App Functionality

### Mobile Wallet

The in-app Mobile Wallet offers FinTech Card functionality for online and mobile purchases.

Contains real time balances and savings for:

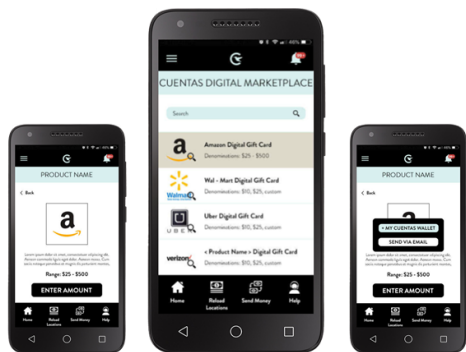
- Digital Content Cash
- Cuentas Virtual Marketplace purchases
- Telecom minutes
- Loyalty reward points for international calling minutes
- Cuentas Fintech Card Sales
- Activation Fees



### Cuentas Virtual Marketplace

The Virtual Marketplace offers discounted gift cards to Cuentas cardholders, which can be stored in the Cuentas Mobile Wallet and be used online, sent electronically to friends or family, and even redeemed for a physical gift card.

*A Virtual Store in the Hands Of Every Cardholder*



## Recurring Revenue Model

Cuentas Generates Recurring Revenue from Continued Usage of the FinTech Card

### One Time Charges

- Cuentas Fintech Card Sales
- Activation Fees

### Monthly Charges

- Maintenance Fees

### Recurring Charges

- ATM Withdrawals
- Cash Remittance Fees
- Reload Fees
- Digital Purchase Discount Platform
- Telecom Minutes Reload
- Payout on Incomm Gift Card Sales

## Strategic Partners Enable Robust Retail Footprint



- Nationwide network of 31,600 retail locations enables effortless purchasing and reloading of the Cuentas Fintech Card
- SDI Next Distribution: Cuentas' 51% Joint Venture will roll out the Cuentas Fintech Card to targeted locations in regional markets – one market at a time
- Issuing Bank for the FinTech Card
- Privately held independent community bank
- FDIC member with strong innovation arm
- Broad spectrum of featured products and services
- Proprietary digital platform enables backend of the FinTech card to function seamlessly
- Cuentas has a perpetual licensing agreement with CIMA exclusive to the FinTech vertical
- Cloud based software provides rapid, accurate authentication for all transactions

## Experienced Management Team

### Arik Maimon, CEO & Co-Founder

Mr. Maimon has served as the company's CEO since its inception. In addition to co-founding the Company and its Next CALA and NxtGn subsidiaries, Mr. Maimon founded the Company's subsidiaries Next Mobile, and M&M. Prior to founding the Company and its subsidiaries, Mr. Maimon founded and ran successful telecommunications companies operating primarily in the United States and Mexico. In 1998, Mr. Maimon founded and ran a privately-held wholesaler of long-distance telecommunications services which, under Mr. Maimon's management, grew from a startup to a profitable enterprise with more than \$100 million in annual revenues.

### Michael A. De Prado, President & Co-Founder

Mr. De Prado has served as the company's President since its inception. In addition to co-founding the Company, Mr. De Prado co-founded the Company's Next CALA subsidiary. Prior to founding the Company and Next CALA, Mr. De Prado spent 20 years in executive positions at various levels in the banking, technology, and telecommunications industries. He was the Vice President of Lucent Technologies in the Southeast division for 4 years. Previously, he was the President of Sales at the telecommunications company Radiant/Ntera, where he grew sales to more than \$200 million annually. At theglobe.com, he served as President, where he reported directly to Michael S. Egan.

### Ran Daniel, CFO

Mr. Daniel has served as the company's CFO since November 2018. He brings to Cuentas over 20 years of experience as a proven, public-company financial executive across several industries. Mr. Daniel is licensed as a Certified Public Accountant (CPA) in the United States and Israel. Mr. Daniel holds a Bachelor of Economics, a Bachelor of Accounting and an MBA in Finance from the Hebrew University as well as a Graduate Degree in Law from the University of Bar-Ilan.

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