

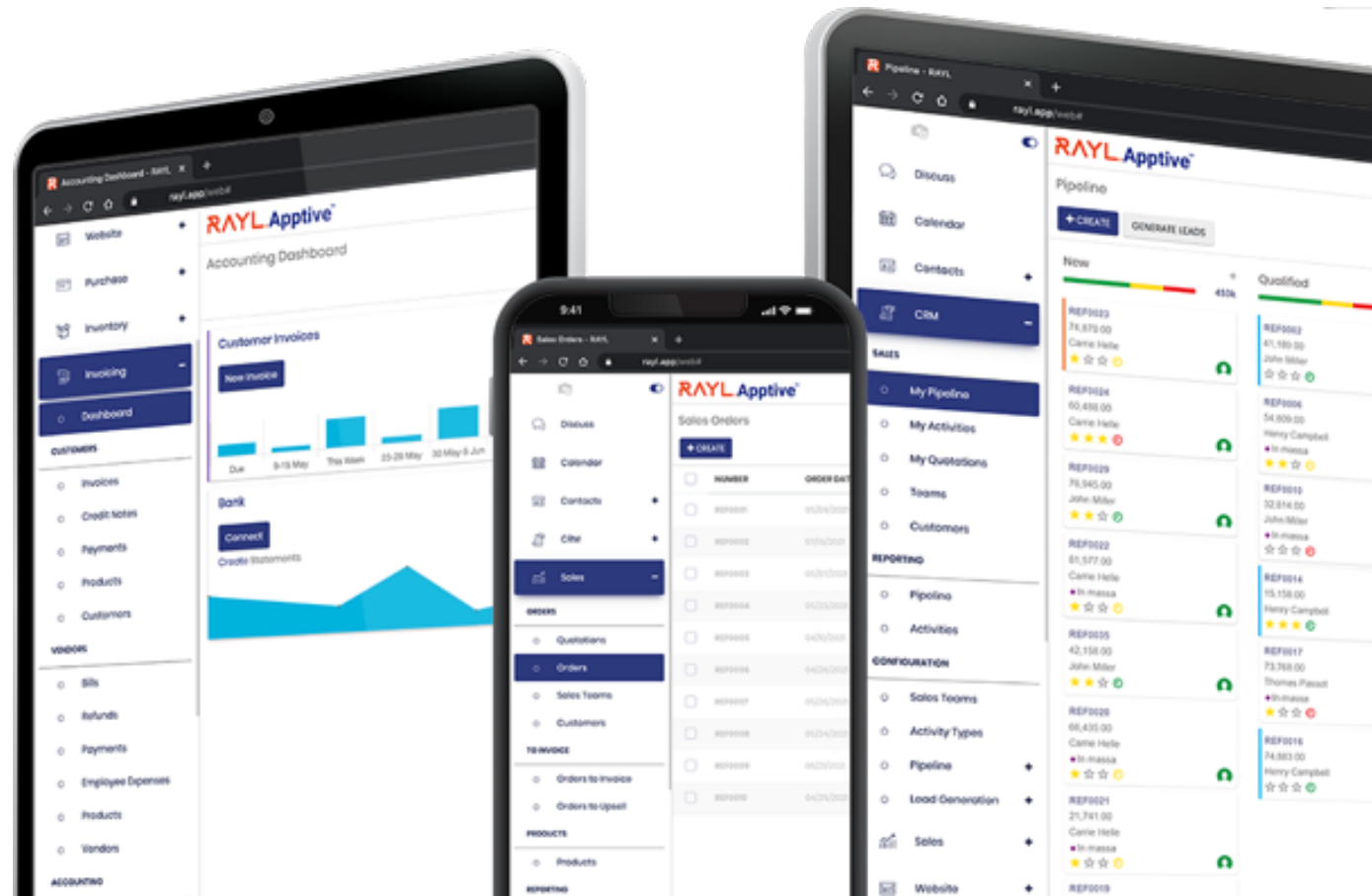


RAYL[®]

innovations

payment processing reinvented

Credentials and Capabilities Presentation
January 2022



Forward-looking statements



This presentation contains forward-looking statements and forward-looking information within the meaning of applicable securities laws concerning RAYL Innovations Inc. ("the Company"); and includes its wholly-owned subsidiaries; RAYL Business Solutions Inc., and Post Socratic Ventures Inc. The use of any of the words "expect", "anticipate", "continue", "estimate", "objective", "ongoing", "may", "will", "project", "should", "believe", "plans", "intends" and similar expressions are intended to identify forward-looking information or statements.

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Payment processing reinvented



RAYL has created new fee-driven, multi tier revenue ecosystem, expanding beyond a traditional 'merchant payment platform' into synergistic areas such as productivity maximisation, commerce facilitation and financial services.

RAYL has reinvented the payment revenue model by adding new alternative paths to value.



INVESTOR OPPORTUNITY

Potential for increased EBITDA multiples via:

- a) Increased customer lifetime value
- b) Expanded fee-driven revenue sources
- c) Reduced customer acquisition cost
- d) Growth strategy: Organic, Acquisition, Global

CUSTOMER ADVANTAGE

- 1) Saves money at numerous touch points
- 2) Interoperable across all business needs
- 3) Transparent cost structure, no hidden fees
- 4) Single ecosystem from apps to POS to bank account
- 5) Secure on any device, any where, any time



Payments – A massive and growing market



Domestic Merchant Stats



| | |
|-------------|------------|
| EFT | \$ 4T CAD |
| Interac | \$225B CAD |
| Credit Card | \$510B CAD |
| Prepaid | \$ 19B CAD |

Card Transactions
5 Billion / year

5,779 financial technology (FinTech) startups in the Americas in February 2019

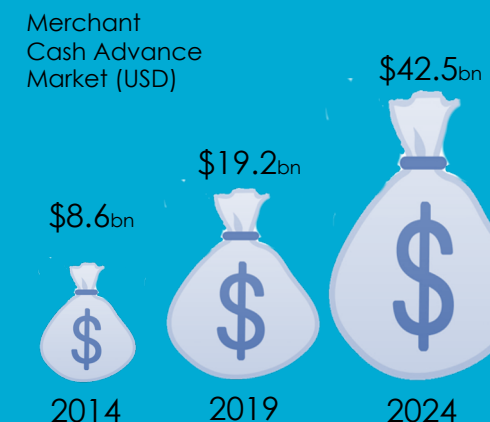
3,583 startups in Europe, the Middle East, and Africa, followed by 2,849 in Asia and the Pacific region.



2019  2.3 bn eWallet users

2024  ~4 bn eWallet users

By 2024, half of the world's population will use eWallet for payments.



Sources

JUNIPER
RESEARCH
statista

Mordor Intelligence

Payments – Competitive landscape



| | RAYL | NUVEI | PAYFARE | SQUARE | STRIPE | ADYEN | PAYPAL | MONERIS |
|---------------------------|--------|---------|---------|---------|---------|---------|---------|---------|
| Launched | 2021 | 2003 | 2016 | 2010 | 2011 | 2005 | 1998 | 2000 |
| Processing | YES | \$15 B | -- | \$26 B | \$30 B | \$90 B | \$451 B | \$3 B |
| Markup | ZERO | 250 BPS | N/A | 190 BPS | 190 BPS | 235 BPS | 130 BPS | 40 BPS |
| Card Issuing | YES | -- | YES | YES | YES | -- | YES | -- |
| App | YES | -- | YES | YES | -- | -- | YES | YES |
| Point of Sale | YES | YES | -- | YES | YES | -- | -- | YES |
| Lending | YES | -- | -- | YES | -- | -- | -- | YES |
| International | YES | YES | YES | -- | YES | YES | YES | -- |
| Merchant Count | N/A | 50,000 | N/A | 24 M | 30 M | 3,500 | 305 M | 350,000 |
| Market Value | \$16 M | \$16 B | \$438 M | \$95 B | \$115 B | \$73 B | \$218 B | N/A |
| Integrated Business Suite | YES | -- | -- | -- | -- | -- | -- | -- |

- o Data compiled by RAYL Management from various internet-based sources
- o Market capitalization as at November 23-2021

RAYL Ecosystem – A new approach



CREATE



VALIDATE



INNOVATE

RAYL is an interconnected **payment** and **productivity** ecosystem for SME business and micro merchants.

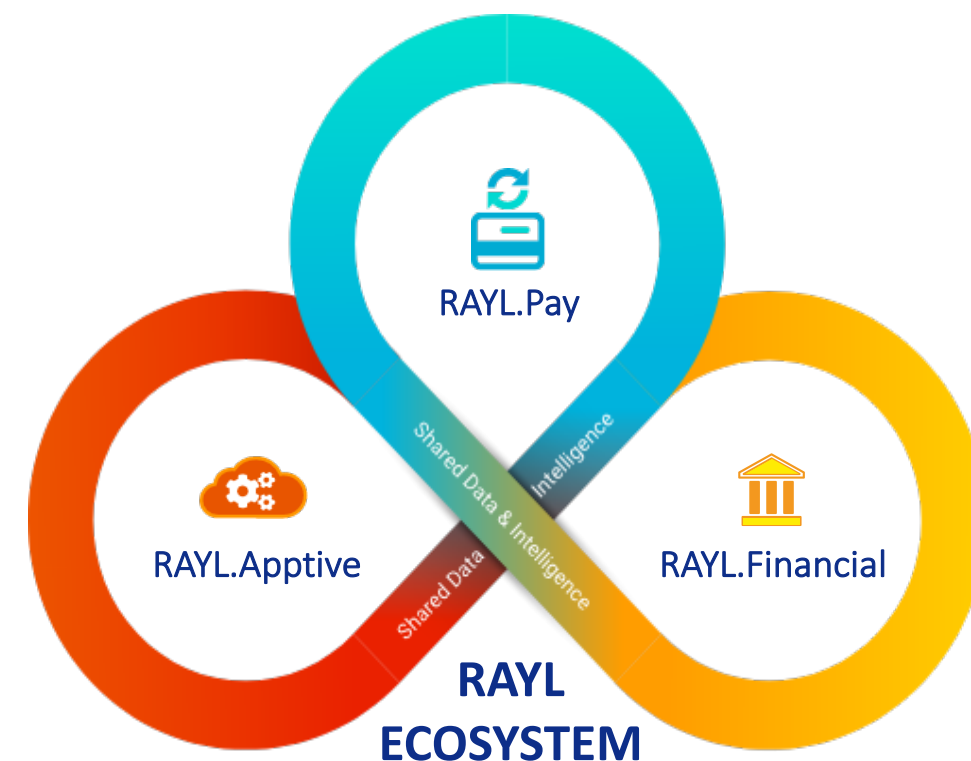
RAYL turns **subscribers** into **merchants** offering an interoperable SaaS operations solution, a payment processing platform with a unique commercial structure and digital financial services platform.

RAYL's suite of products and services have been created to perform on an integrated and interoperable basis through shared data & intelligence with resiliency and redundancy of the cloud.

**Any Place, Any Device,
Any Time.**



*October 2021



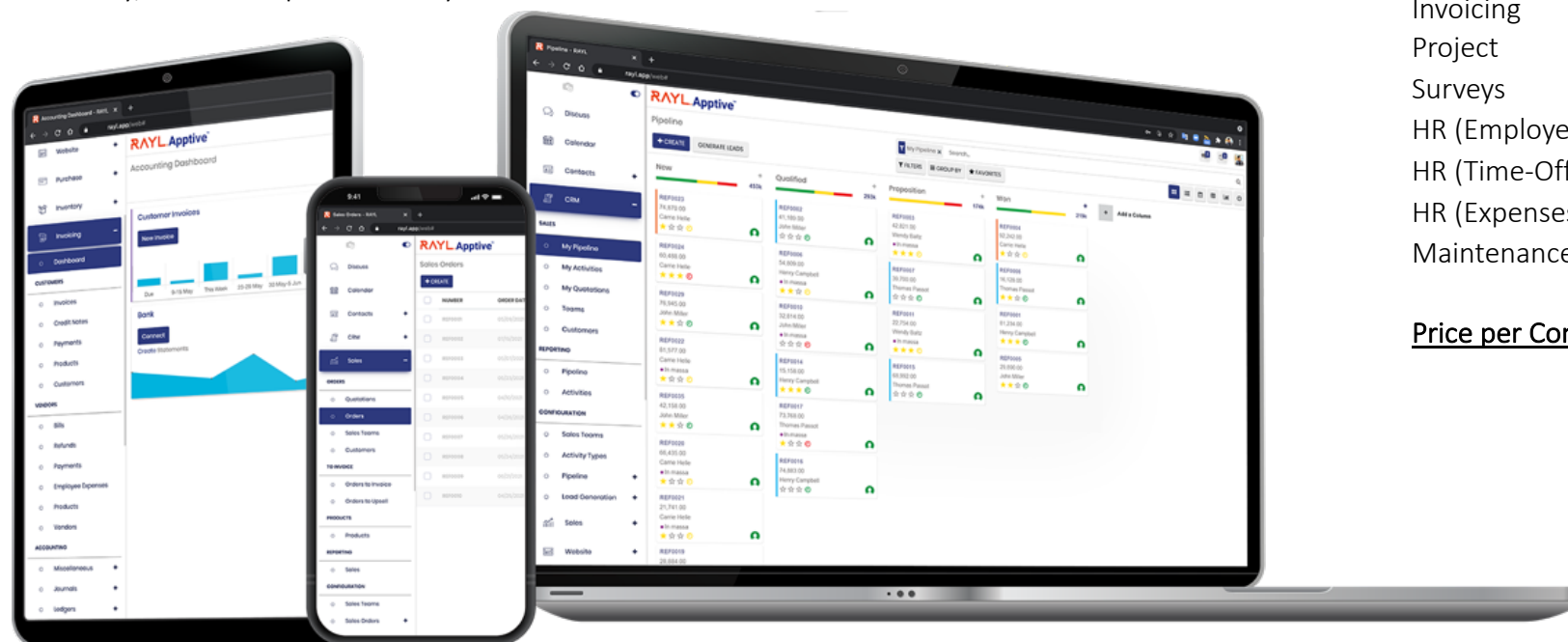


Available. Onboarding Customers. Growing Monthly Recurring Revenue

A secure portal hosting interoperable operational, sales and marketing applications, all with the power of cloud productivity and resiliency.

Helping businesses of all sizes save time, money and free up valued resources.

Designed to help meet an organization's needs for robust security, reliability / resiliency, and user productivity.



RAYL.Apptive

Discuss
CRM (Calendar)
CRM (Contacts)
Sales
Website
Purchase
Inventory
Invoicing
Project
Surveys
HR (Employees)
HR (Time-Off)
HR (Expenses)
Maintenance

RAYL.ApptivePro

eLearning
Amazon connector
Calendar appointment setting
Social media - *Coming soon*
Marketing automation
Video Conferencing

Price per Seat: CAD\$59.95 / month

Price per Company: CAD\$19.95 / month



When launched, RAYL.Pay will offer:

- **COST+ZERO™** dramatically lowers merchants' transactional costs
- **ZeroDelay™** funding provides access to working capital in minutes vs. days
- Advancing cash to merchants providing options where access to credit is constrained
- Rapid application processing for lines of credit & loans

**Ben will save over \$55,680
a year using RAYL.Pay**

| | Stripe/Square | RAYL.Pay |
|--------------------|---------------|-----------|
| Monthly Sales | \$100,000 | \$100,000 |
| Interchange Fee % | 1.51 | 1.51 |
| Processor Markup % | 1.39 | 0.0 |
| Transaction Fee | \$0.30 | \$0.04 |
| TOTAL Fees | \$6,650 | \$2,010 |
| Annual Savings | | \$55,680 |



RAYL.Pay road map



| | |
|---------------------------|---|
| RAYL.Pay Plugins | One-click integration for RAYL.Apptive merchants to capture payments using our list of supported third party payment processors. The plugins allow merchants to migrate their business to RAYL.Apptive without disrupting their payment processing. |
| RAYL.Pay ACH/EFT | Seamlessly connect RAYL.Apptive to all banks allowing you to push or pull funds with the click of a button. Send payments by email or make instant funding to most Visa® cards. ACH/EFT introduces new features to our merchants that the existing processors do not support. |
| RAYL.Pay Gateway [MVP] | The engine at the core of RAYL.Pay is a PCI DSS certified payment gateway connecting RAYL.Apptive to top processors in North America. A full feature set supports payment processing for all merchant channels. RAYL.Pay Gateway becomes the enabler for the merchant to change processors with no friction, thus controlling the switch. |
| RAYL.Pay Retail | Cloud based POS providing interoperable iOS, Android and Web Apps to manage front line sales. Out-of-box integration of payment terminals, scales, bar code scanners and IoT devices RAYL.Pay Retail can accommodate any retail vertical. (Retention tool). |
| RAYL.Pay Digital Currency | Q1 2022 Seamlessly integrate cryptocurrency payments into RAYL.Apptive without taking on the risk or volatility of the crypto market. Receive the sale price in fiat currency directly into your bank account. |
| Cost + Zero Processing | Q1 2022 Bank Sponsorship / Challenger Bank App accepted as a merchant bank for acquiring. |
| Zero Delay Funding | Q1 2022 Bank Sponsorship / Card brand Program Manager for issuing. |



RAYL has finalized a detailed digital bank business plan and is currently interviewing candidate foundational bank partners targeting a Q3-2022 challenger bank launch, enabling greater share of wallet per customer, anticipating increased customer retention within the RAYL Ecosystem, and driving further contribution margin.

RAYL.Financial will:

- Turn subscribers and merchant accounts into financial services clients;
- Offer Canadian SME's specifically Retail merchants flexibility and access to a wide range of services and analytics; and
- Provide a digital platform that not only has a current account, but also offers additional features, including payroll, expense management and automated accounting services, immediate funding, and cash advance.





Given the market dynamics and a second mover advantage, RAYL will build unique, sustainable and profitable platform

Leveraging existing assets

Strong brand recognition

High awareness and deep trust

Ecosystem advantage

Wide reach with customer base
and platform

Existing financial services

Financial services capabilities
partnering with Foundation bank

Building and scaling the RAYL.Financial

Customer obsession

Compelling, validated value proposition,
commercial advantage & branding

Scalable and Flexible technology

Own the tech stack, 100% automation and
decisioning, strong security capabilities.
Speed to market via partners
Vs margin retention

Agile organisation and strong governance

Apptive as a aid to KYC / KYB and decisions.
In and outsourced staffing.
RAYL product and market specialists

Sustaining success

Data Driven

For relevant pipeline of product offerings,
marketing, and credit risk analysys

Risk management

Mitigate risks as a FSI and tech player.
Manage risk as a brand

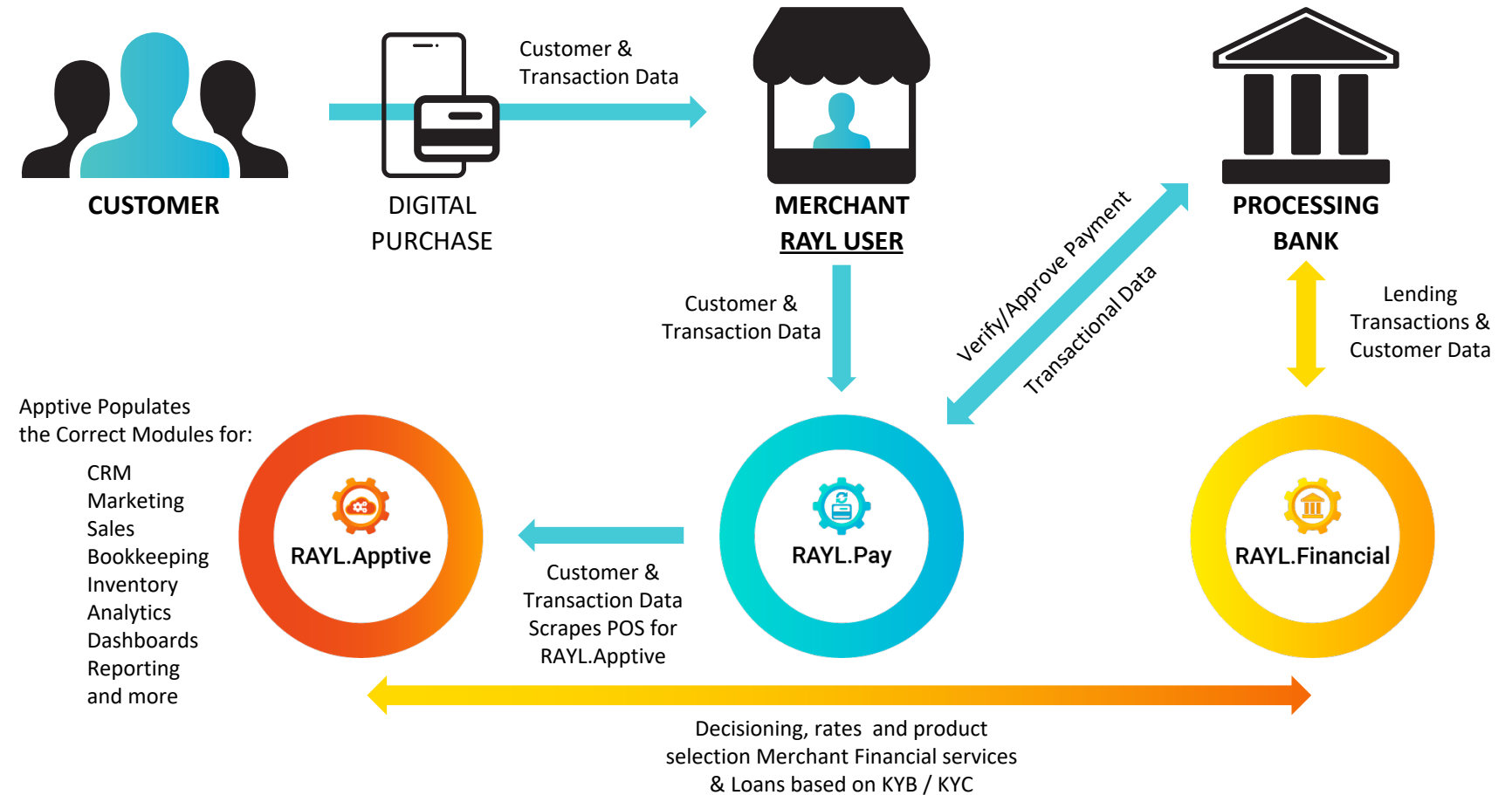
Path to profitability

Product sequencing while balancing
income and costs

RAYL Ecosystem – Integrated and interoperable



- 1) Once data enters the RAYL ecosystem it is shared across the entire platform, populating the right modules and apps for immediate analysis to help manage, track & grow your business.
- 2) RAYL's Big data asset will be comprised of customer, purchase, payment, lending, payroll, merchant, trends, seasonality, and consumer data.
- 3) On a "permission based" relationship RAYL will put the data to work to increase productivity, Increase ROI on marketing spend and decisioning.



RAYL.Community – An integrated marketing strategy



RAYL.Community is a massive gathering of potential and existing customers providing users with valuable resources, tools, and B2B connectivity; providing RAYL with curated access for sales resulting in reduced customer acquisition costs and increased customer lifetime value. RAYL.Community includes:

| | |
|---------------------------------------|---|
| RAYL.News | B2B digital newspaper with geographically targeted 3 rd party content and customer advertorials |
| RAYL.Chat | B2B curated social media platform |
| RAYL.Market | Directory of members, allowing merchants to showcase their products and services |
| RAYL Business Network | Localized chapters of members meeting Face-2-Face, or virtually, sharing ideas and business opportunities |
| RAYL.Events | Virtual tradeshows or training seminars, free to attend, fee to exhibit, developed around vertical market pain-points |
| RAYL.Leadshare | Functionality built into Apptive automatically tracking referrals and posting opportunity data into Contacts and CRM |

RAYL .Community

Join the RAYL Executive Business Network

Continue

Team



Nicholas Jeffery
Director & CEO



Mr. Jeffery's expertise splits equally into three sections: global branding managing mega brands in the 80's; to global banking as the head of strategy and investment planning for the TMT group at the European Bank for Reconstruction and Development; and then C-Suite of TMT companies globally, most recently CEO of a top 50 performing TSX-V issuer. His breadth of experience has taught him a great deal about managing diverse teams, driving profitability, top line growth, corporate governance, awareness and customer delight.



Jeremy Wright, CPA, CMA
Director & CFO



Mr. Wright is the President & CEO of Seatrend Strategy Group and currently serves as a Director for several public and private companies including Pontus Protein, and Centurion Minerals; previously serving as a Director of TGS Esports, Gold Mountain Mining (formerly Freeform Capital), Pacific Community Resources Society and Freestyle Canada. Mr. Wright also serves as the CFO for Alpha Cognition, Portofino Resources, and Centurion Minerals; previously serving as the CFO for Avant Brands (formerly GTEC Cannabis Co.)



Elyssia Patterson
Independent Director



Ms. Patterson is CEO of Lycan Capital, a corporate communications and marketing consulting company focused on activities such as coordinating investor relations and advancing general corporate development of public companies. She is also a Director of VLCTY Capital, CFO and Director of Snowy Owl Gold, and CFO of Quebec Silica Resources. She holds a Bachelors Degree in Communications from Simon Fraser University and an MBA from Queensland University.



David Tafel
Independent Director



Mr. Tafel holds a B.A. in Economics from the University of Western Ontario and contributes over 30 years of corporate structuring, strategic planning, financing and management experience to the Company. He has been an officer and director of a number of private and publicly listed resource companies. He has been instrumental in raising well over \$100 million for resource, life sciences and technology companies. Mr. Tafel managed private investment funds at the largest independent Canadian securities firm.

Team



| | | | | | |
|--|---|---|------------------------------|---|--|
| Peter Zendian Chief Technology & Security Officer | Ariel Perez Gonzalez VP, Developer Operations | Jose Acosta Infrastructure & SaaS Lead | Steven Lee Advisor | Csaba Csényi Group Marketing Lead | Ali Sinawi Capital Markets Advisor |
|--|---|---|------------------------------|---|--|



Investment highlights



RAYL ANTICIPATED THE MARKET SHIFT:

- Payment processing invented with a unique 3-cornerned integrated and interoperable strategy focused: RAYL.Pay, RAYL.Apptive, and RAYL.Financial, targeting a fragmented market through RAYL.Community
- Multiple revenue streams from subscriptions, fees and interest
- Big data Intelligent applications to improve ROI and decisioning

INVESTOR OPPORTUNITY:

- Innovative and exciting marketing strategy
- Massive and growing market, \$4T+
- IPO expected in H1-2022
- Attractive valuation with current raise, ~\$16M

ADDITIONAL POTENTIAL:

- Q2-2022 launch of RAYL.Pay **COST+ZERO** payment processing and **ZeroDelay** sign up and funding.
- Q3-2022 bank partnership / challenger-bank platform launch
- Anticipating unrivalled customer lifetime value with reduced attrition





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