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Global Compliance Applications Corp

CSE Symbol: APP

**Disrupting the regulated financial backbone for
global digital commerce**

A financial backbone for the entire value chain of a global digital commerce industry. Coining the new wallet as the Efixii Super Wallet, that will support commerce, stablecoins, onramp and offramp of fiat and crypto, end user communications and permission-based data collection.

Forward Looking Statements

Forward-looking Information is generally identifiable the use of the words:

“believes”, “may”, “plans”, “will”, “can”
“anticipates”, “intends”, “budgets”,
“could”, “estimates”, “expects”,
“forecasts”, “projects”
and similar expressions, and the negatives of such expressions.

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The Problem

Stagnant wallets, high fees, fraud, slow settlement, and lack of regulatory trust.

Banking networks with convoluted and ever-changing compliance and onboarding, and difficult cross border settlement

Clients and End Users who only use wallets when they want to send money or are waiting to receive money, not of everyday value to consumers

100 percent of the wallets and platforms are “flat”, nobody has recognized the **need for a wallet that gets users using the Application everyday.**

Solution: Build for Everyday User Interaction & Transactions

Vision

To become the **global financial engagement operating system**—where regulated money movement, rewards, and compliant communication converge in one wallet, settled on Ethereum L2 to promote everyday use by businesses and consumers.

Mission

Deliver a compliant, scalable platform that enables enterprises, merchants, and communities to **move value globally**, reward customers, and communicate securely—while maintaining regulatory-grade AML, auditability, and reporting.

Positioning (what GCAC becomes)

GCAC becomes a **regulated interactive payment and marketing tool** sitting between:

**Consumer → Wallet → Offers/Coupons → Stablecoin/FX → MSB/VASP/Exchange → Bank Rails
→ Merchant Settlement**

The Problem and the Opportunity

The problem GCAC solves

Most fintech/crypto platforms fail at scale due to:

- dependency on **third-party licenses**
- bank “de-risking” (account closures/freezes)
- fragmented UX (separate bank app, crypto wallet, coupon system, messaging channels)
- fraud and reconciliation issues in crypto, wallet, rewards and coupon systems
- slow enterprise adoption cycles without transactional cash flow

The opportunity

GCAC addresses **three monetizable growth engines**:

- **Enterprise blockchain + compliance** (slower sales cycles, high ACV, sticky contracts) *The Efixii Super Wallet.*
- **Fintech transaction volume** (daily cash flow, scalable margins) (Fintech Network)
- **Everyday User Wallets:** Where offers and connection to end users create daily interactions not just a payment tool.

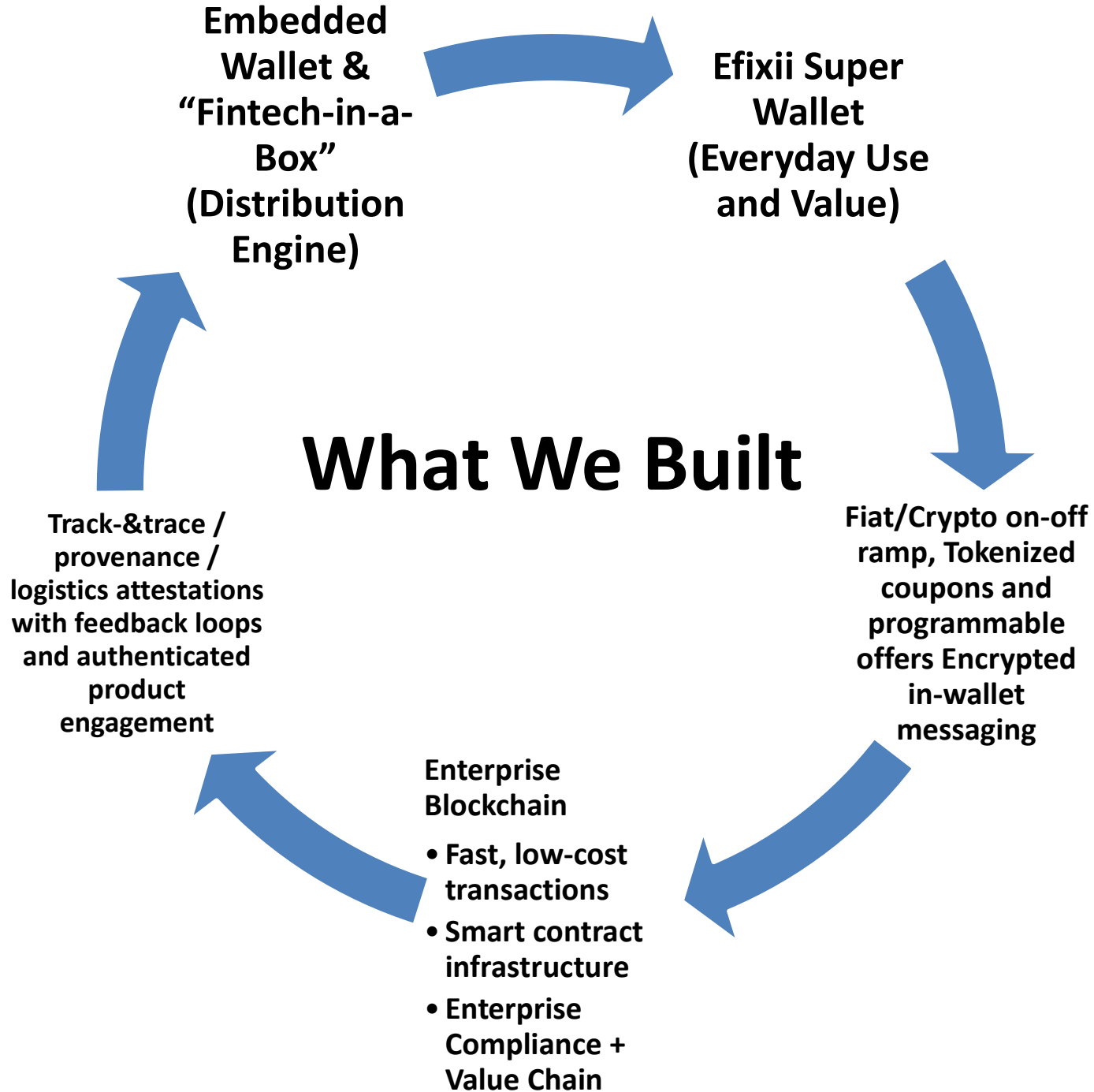
Its like Visa meets Salesforce meets Applepay

The Solution: Enterprise Blockchain + Compliance+ All in One Wallet

A unified platform that combines:

- Fiat on-ramps + crypto off-ramps
- Stablecoin settlement (e.g., USDT)
- Tokenized, programmable coupons and rewards
- Encrypted in-wallet communication
- Permission-based data collection
- Compliance-grade tracking for regulated industries (supply chain / logistics / high-risk sectors)





Ethereum Layer 2 (L2)

Banks run on:

slow, local ledgers

correspondent networks

political borders

GCAC runs on a neutral, global settlement layer with instant, auditable, low-cost transactions

no capital trapped

no reconciliation delays

no correspondent risk

Coinbase, Visa, PayPal and BlackRock are on Ethereum rails.

GCAC has got there first in loyalty + commerce.

Ethereum L2 makes high- frequency consumer finance viable

- Ethereum L1 is too expensive and slow for frequent retail actions. **Ethereum L2** changes that:
- near-instant confirmations
- transaction costs measured in cents or fractions of cents
- security anchored to Ethereum
- This is why consumer platforms and payment-focused companies increasingly build on Ethereum L2 rather than launching new blockchains.

Impact: Payments, coupon issuance, redemption, messaging triggers, and settlement without worrying about cost.

The first in loyalty + commerce.

Coupons as Financial Instruments

Tokenized, fraud-proof, instantly settled for enterprises.

Why coupons + stablecoins is the killer app

People don't just want "financial products" they want **cheaper food, fuel, airtime, and school fees**

Our wallet gives:

- stable money
- discounts
- cashback
- targeted offers
- instant settlement

When users can save 10–20% on daily spend using your wallet, they will not leave. They will check it every day!

Stablecoins + coupons = global commerce without borders

With L2-based stablecoins:

- settlement is currency-agnostic
- merchants can be paid instantly
- users don't need local cards

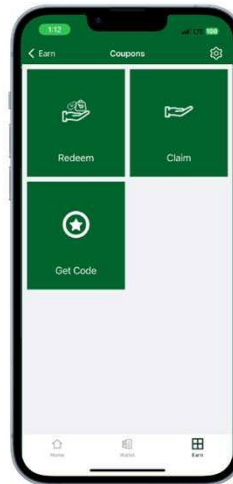
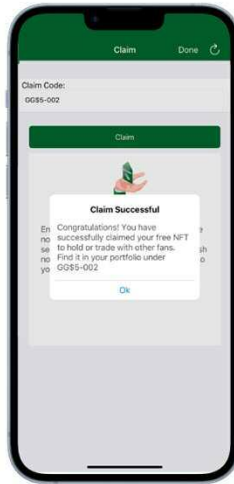
Coupons become:

- globally redeemable
- consistent across markets
- usable in emerging and developed economies alike

This is especially valuable for:

- cross-border e-commerce
- tourism and travel
- digital-first merchants

Efixii Smartphone Driven



A brand creates a product story on the Uplift app

We create NFT discount coupons for that product

Customer can claim those NFT coupons on the app

Customer tap redeem to scan a QR code at retailer POS

Customer scan the QR and redeem the coupon in seconds

Retailer create a sell order to brand to get reimbursed

Retailer sends the coupon via system to get paid

Efixii Consumer Couponing

Uplift NFT (ERC-721) coupons are unique only to the Efixii blockchain. They close the data loop for the brand & retailers by only allowing feedback from consumers who have redeemed a UPLIFT NFT coupon

- Electronically presented, easy to exchange and redeem
- Secure, leveraging the non-duplicable nature of NFTs
- Enables one-to-one marketing and effective data collection and analysis

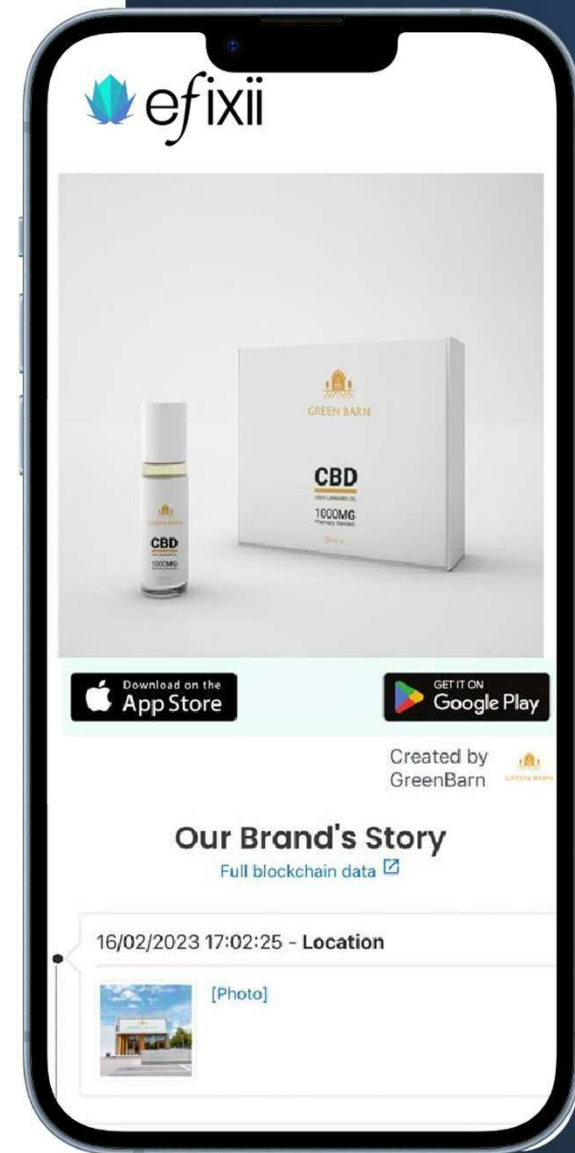


UPLIFT coupons marry the simplicity of paper coupons with the speed and security of digital coupons, devoid of the drawbacks of traditional methods.

Efixii UPLIFT for Business

Efixii Uplift enables brands & retailers to do so much more:

- Tell their product story on the Efixii blockchain through a scannable QR code.
- Attach customer feedback to the product story creating a 'Trip Advisor'
- Have a never-ending focus group by being connected to coupon customers on app-to-app basis.
- Run low-cost referral-based marketing programs in push notifications to customers and reward customers who share socially.
- FREE powerful POS insights on where when and by whom NFT coupons were transacted.
- Analyze data and quickly implement insights through Uplift AI & machine learning.
- Help brands build loyalty with retailers by immediately settling coupon payments with USDC (crypto) payments
- All for less than the cost of the average marketing program.



Regulated Stack

- GCAC's pivot is to evolve from a niche enterprise blockchain provider into a **global regulated financial network**—owning the required legal and banking perimeter through acquisitions and licensing of:
 - **VASPs / CASPs** (EU and other jurisdictions)
 - **MSBs** (Canada, US and selected corridors)
 - **FSPs / financial services licenses** (South Africa, New Zealand and others)
 - **Crypto exchange capabilities** (spot/OTC, custody, merchant settlement)
- This “own-the-stack” strategy transforms GCAC from a software vendor into a **toll-collecting payments and settlement network**, lowering existential banking risk and unlocking high-margin transactional revenue.

Remittance Dominance

MSBs & exchanges unlocks remittance dominance

Africa alone receives:

- \$100+ billion per year in remittances

Today that money flows through:

- Western Union
- MoneyGram
- banks
- With: 6–12% fees and slow settlement

GCAC can move that money:

- wallet → stablecoin → wallet
- at <1% in minutes

But only if you own:

- on-ramps
- off-ramps
- compliance

That is why MSBs + exchanges are the key.

Why Licenses Matter (The MOAT)

Why GCAC must own licenses

- GCAC's flows include stablecoins, rewards that behave like financial instruments, cross-border settlement, and high-risk sectors—triggering AML, sanctions, Travel Rule, source-of-funds, custody, MSB, and exchange obligations.

Owning regulated entities:

- reduces dependency on external compliance policies
- increases bankability and correspondent stability
- enables direct merchant settlement and custody
- creates defensible, scarce infrastructure

FIRST STEPS IN MOTION

MOU to acquire **50% of RP Payment Services S.L. (Spain)** and operational alignment with a **Canadian MSB partner**—forming the EU + North America core corridor. **EU and Spain (RP Payments S.L.)**

- Spain has historically required registration of certain virtual-asset providers with the **Bank of Spain** under AML law (Law 10/2010 framework), with the Bank of Spain providing registry information and context on its role.
- MiCA has introduced harmonized EU rules; CASP provisions became applicable in late 2024, with transition windows for previously registered providers (timelines vary by member state).

Strategic value of Spain:

- a regulated EU beachhead
- credibility for banks/partners/enterprises
- pathway to EU-wide expansion under the new regime (subject to authorization and transition rules)

Global Expansion

North America (MSB corridor strategy)

- Canada MSB for compliant fiat-crypto rails and remittance capability
- US MSB strategy for key corridors and institutional settlement

Southern Hemisphere growth nodes

- South Africa and New Zealand: time-zone advantages, corridor building, and access to emerging-market flows

Long-term: Neo-banking structure

- Use proceeds of capital raises to:
- secure multiple regional licenses
- build redundancy in banking relationships
- evolve to a “neo-bank on top of Ethereum L2” model with regulated endpoints

Becoming Stripe of the Global South

Why this becomes the “Stripe of the Global South”

Stripe dominates online merchants.

GCAC will dominate:

- offline merchants
- informal economies
- borderless commerce
- coupon-driven retail

Merchants will accept Efixii because:

- customers get discounts
- they get instant stablecoin settlement
- they get global buyers

You are not competing with banks. You are replacing them for everyday life.

Market Analysis

Blockchain market tailwind

- One major industry report estimates the global blockchain technology market at **\$31.28B in 2024**, projecting **\$1.43T by 2030**.
(Other firms publish different estimates, but directionality is consistent: rapid growth and enterprise/financial adoption.)

Ethereum L2 tailwind

- VanEck has published a base-case projection that Ethereum L2 networks could reach **\$1T collective valuation by 2030**—supporting the thesis that L2s become mainstream settlement rails.

GCAC's edge in the market

- GCAC competes not as “another wallet” but as a **regulated engagement + settlement network** with:
- enterprise compliance modules
- loyalty + coupon rails
- embedded distribution
- owned/controlled licensing stack
- Ability to launch and deploy Stablecoins across a regulated network

Business Model

Business Model and Revenue Streams

- GCAC's model becomes a blended **SaaS + transaction + financial infrastructure** business.

Transactional revenue (Fintech engine)

- On-ramp fees (card/bank rails; partner-dependent)
- Off-ramp fees (stablecoin-to-fiat, payouts)
- FX spread (corridor-based)
- Merchant processing / settlement fees
- Custody and wallet services (retail and institutional)
- Exchange fees (spot/OTC; where licensed)
- Compliance service fees for high-risk clients (enhanced due diligence tiers)

SaaS and enterprise revenue (Enterprise engine)

- Enterprise blockchain licensing
- Supply-chain compliance subscriptions
- API and embedded wallet licensing (per seat / per MAU / per transaction)
- Campaign management + performance-based coupon fees

Data monetization (permissioned, compliant)

- Campaign analytics
- Attribution and performance reporting
- Risk and fraud analytics for merchants/enterprises
(Structured to respect consent and privacy laws.)

Go-To-Market Phase 1

Phase 1: “Regulated rails + wallet adoption” (0–4 months)

- Finalize Spain VASP stake + integration into Efixii
- Operationalize Canadian MSB corridor
- Launch 2–3 flagship use cases:
 - Stablecoin remittance corridor + cash-out
 - Merchant settlement + coupon redemption (atomic flows)
 - High-risk enterprise payments + compliance module

Go-To-Market Phase 2

Phase 2: “Embedded distribution” (5–12 months)

- Target partners who already have communities:
- retail chains and marketplaces
- churches and community networks
- commodity and carbon platforms
- fintechs lacking wallet/loyalty stack
- banks/insurers wanting wallet engagement without building from scratch

Go-To-Market Phase 3

Phase 3: “Multi-jurisdiction licensing expansion” (12–24 months)

- acquire/secure additional MSBs, VASPs/CASPs, and FSPs
- build corridor redundancy (multiple banks, multiple rails)
- launch additional fiat rails and cards where feasible

Milestones and KPI Targets

1 12-month milestones

- Spain VASP acquisition closed and integrated
- Canadian MSB corridor live
- 2 additional jurisdictions prioritized and in progress (license acquisition or application)
- 100–250 merchants onboarded
- 50k–150k wallets active (depending on distribution partners)
- First embedded partner integration live

Core KPIs

- Total processed volume (TPV)
- Take rate (blended)
- Active wallets / MAUs
- Merchant count + merchant retention
- Coupon redemption rate and campaign ROI
- Compliance KPIs (alerts handled, SAR/STR outcomes, audit results)
- Gross margin by product line (wallet, exchange, enterprise, embedded)

Financial Plan

Financial Plan (Illustrative 5-Year Model)

Below is an **illustrative** model based on your stated thesis (transactional scale + enterprise growth). These are planning numbers to show structure; final projections should be tied to corridor pricing, partner volumes, and license timing.

Assumptions

Transaction take rate: **0.6%–1.2% blended** (mix of FX, on/off ramp, merchant, custody, exchange) Enterprise SaaS grows steadily, with longer sales cycles
Embedded partners accelerate adoption from Year 2 onward

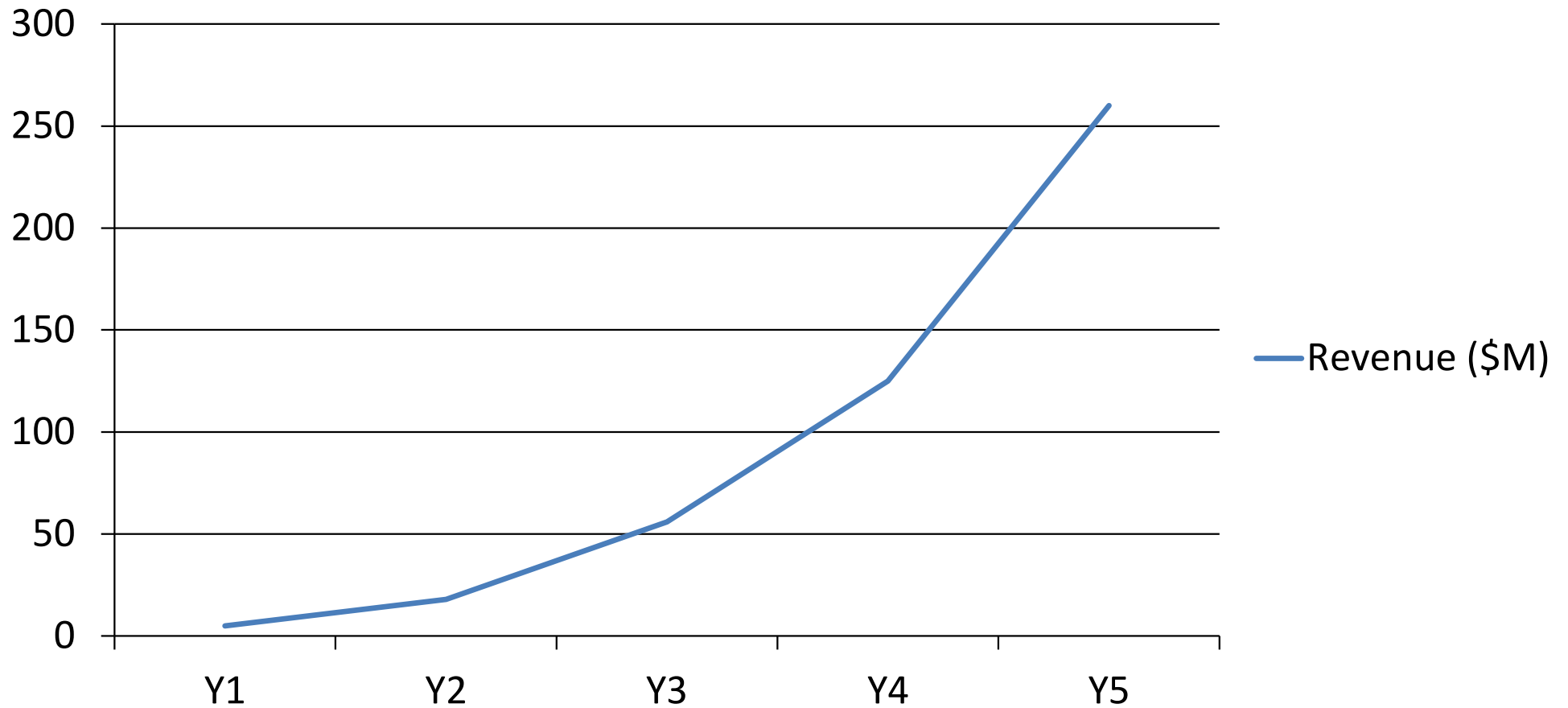
Margin expectations

Gross margin improves as volume scales and owned rails replace partner rails
Compliance and licensing costs rise, but scale efficiency improves

Year	Processed Volume (TPV)	Blended Take Rate	Transaction Revenue	Enterprise + SaaS	Total Revenue
Y1	\$0.3B	0.8%	\$2.4M	\$3.0M	\$5.4M
Y2	\$1.2B	0.8%	\$9.6M	\$8.0M	\$17.6M
Y3	\$4.0B	0.9%	\$36.0M	\$20.0M	\$56.0M
Y4	\$10.0B	0.9%	\$90.0M	\$35.0M	\$125.0M
Y5	\$20.0B	1.0%	\$200.0M	\$60.0M	\$260.0M

5 Year Revenue Diagram

Revenue (\$M)



Why from millions to billions?

The next **3 billion users** are in Africa, India, Southeast Asia, Latin America

Their expat and diaspora population needs cross border payments and daily discounts

They have:

- smartphones
- mobile money
- no access to credit
- unstable currencies
- high remittance costs
- weak banking

Wallet-first, cash-light, incentive-driven lives- Ideal for GCAC!

Team & Vision

- Global Compliance Applications Corp is moving from a specialty niche blockchain company to adapting the technology to service the growing Fintech sector, enabling on-ramp and off-ramp of Fiat currencies, establishing a global network of financial service providers and money service businesses to exchange currency, and provide financial services
- What GCAC / Efixii has actually built is already **far beyond a normal software or blockchain company**. GCAC has created a *transaction engine* for regulated money, regulated incentives, loyalty and regulated data.
- Owning VASPs, FSPs, MSBs and crypto exchanges is not a “nice to have.” For GCAC it is the difference between being a **vendor** and being a **financial network**.

With 25 years experience in public markets, software development firms, and fintech, Ryan Gibson is the key leader to ensure this pivot in GCACs future will benefit the shareholders and ultimately can become a multi-billion dollar transactional cash-flowing business.

The Team



Ryan Gibson
CEO

Ryan Gibson, CEO of Global Compliance Applications Corp, has over 25 years of management experience working with Fortune 500 companies and tech start-ups.

Ryan Gibson has been involved with training and consulting within the financial markets and fintech sector globally, specializing in Banking and Investments.



Alex Helmelt
CFO

Alex has 25 years in corporate development, providing hands-on assistance to portfolio companies within the technology and resource industries. His involvement ranges from fundraising and M&A to analysis, reporting, and corporate governance.

He holds a degree in Mathematics and is a Certified Information Systems Auditor (CISA) 2006.



Jeff Hayzlett
CHAIRMAN

Chairman of C-Suite Network, home of the world's most trusted network of C-Suite leaders, and a notable media personality. CEO of The Hayzlett Group. TV & Radio host, Bloomberg Television & CBS Radio. Global CMO at Eastman Kodak.



Investment Opportunity

With a current market cap of under \$3 million Canadian after acquisitions are completed, the new market cap and value of the overall plan and strategy has the potential of Fintech and SaaS multiples. (Typically 18+ multiple)

Funding objectives: \$2 million

Round 1: \$500,000

Acquire/secure regulated entities (VASPs, MSBs, FSPs, exchange capability)

Round 2: \$1.5 million

Build compliance, banking, and treasury redundancy

- Scale embedded distribution and enterprise sales
- Security hardening and audits

Use of proceeds (typical allocation)

- 35–45%: acquisitions / licensing / regulatory capital requirements
- 20–30%: compliance + legal + audit + risk tooling
- 15–25%: product engineering + security
- 10–20%: go-to-market + partnerships + merchant growth

Building The Value our Shareholders Deserve

- \$2-\$3 million value Layer 2 Ethereum Blockchain Technology
- 50% of a euro 5 million Valuation VASP within Spain
- Partnerships with current VASPs and MSBs.
- Coupon client Injoy and other major retailer roll-outs
- Multi-million dollar annual transaction volume

Post financing, the valuation of the company has the potential to increase exponentially like most Saas and Fintech valuations.

Typically 18x to 21x multiple.

(For example from \$5 million valuation to \$90-\$105 million valuation in 12 months.)

Why is this like Visa?

Why this becomes Visa

- Visa is not a payments company.
Visa is a **network** that sits between:
- consumer → merchant → bank → settlement

GCAC with licenses becomes the same thing:

- Wallet → Coupon → Stablecoin → MSB → Exchange → Bank
- Every payment, redemption, transfer, and payout flows through **your rails**.

That means:

- You collect fees on volume
- You collect float
- You control settlement rules
- Visa doesn't need to own merchants — it owns the **pipe**.
- GCAC is building the crypto-native version of that pipe.

Why is this like Coinbase?

Coinbase is not a crypto company.

It is a **regulated gateway between fiat and blockchain.**

GCAC with owned exchanges and VASPs does:

- on-ramp fiat → stablecoins
- off-ramp stablecoins → fiat
- custody
- compliance
- settlement

But with one huge upgrade:

- GCAC also owns the **spending, coupon and merchant network.**
- Coinbase lets you trade.
Efixii lets you **live on-chain.**

Why is our data so valuable?

GCAC owns:

- wallet data
- spending data
- coupon data
- communication data
- compliance data

But GCAC's data is:

- permissioned
- financial
- on-chain
- real-time

This is vastly more valuable than CRM data like Salesforce.

It becomes: **Commerce intelligence + financial behavior + loyalty in one system**

Exit Strategy

Exit Strategy

GCAC's most likely strategic acquirers are:

- Banks building Web3 settlement and engagement layers
- global payments networks
- major fintechs and neobanks
- regulated exchanges seeking loyalty/merchant rails
- Alternatively, a multi-jurisdiction regulated network with strong TPV supports major late-stage private rounds
- Reverse merger of a larger private company that will maximize the value of what GCAC has built globally

Ask and Contact

Round 1: \$500,000 Canadian Dollars

- Completes transaction with RevoluGroup (\$250,000 CDN)
- Completes integration with Spanish, Canadian, and US MSBs

Equivalent of +/- 16% of the Company post acquisition share issuances. (With warrants)

Ryan Gibson, CEO

Ryan@GCAC.tech

Canadian Securities Exchange (CSE) Trading Symbol: APP