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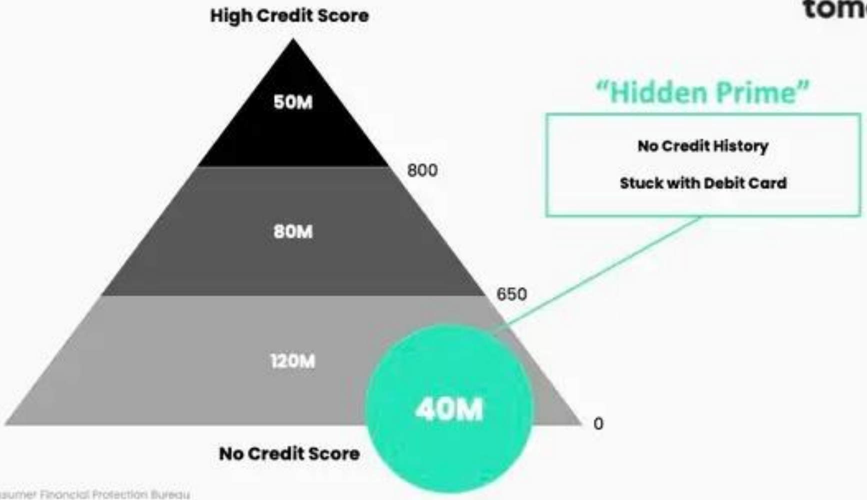
The Credit Card of TOMOrrow.

Building The Future Of Underwriting



Source: Consumer Financial Protection Bureau

40M+

Ambitious,
International,
Millennials

40M+

Cash Rich,
Stock Rich,
Crypto Rich
Credit Poor

Tomo Card is for:

- Proven Asset (Cash, Stock, Crypto)
- No Existing Credit History
- Want to build credit via weekly auto-pay

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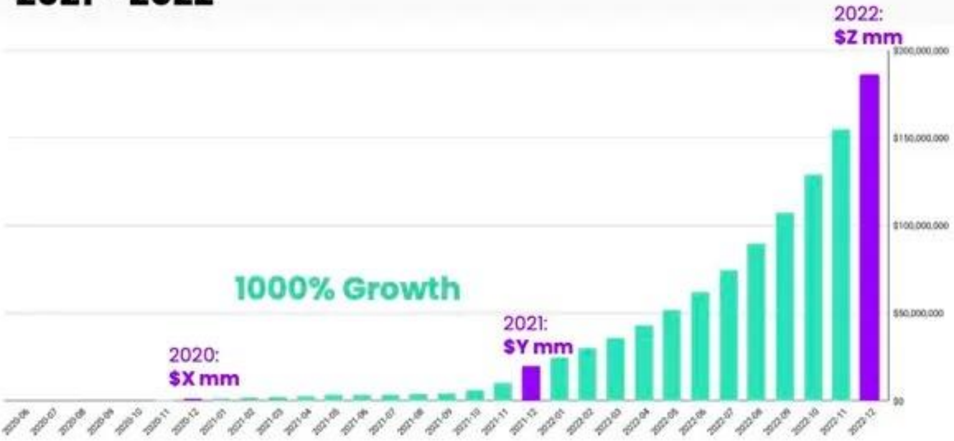
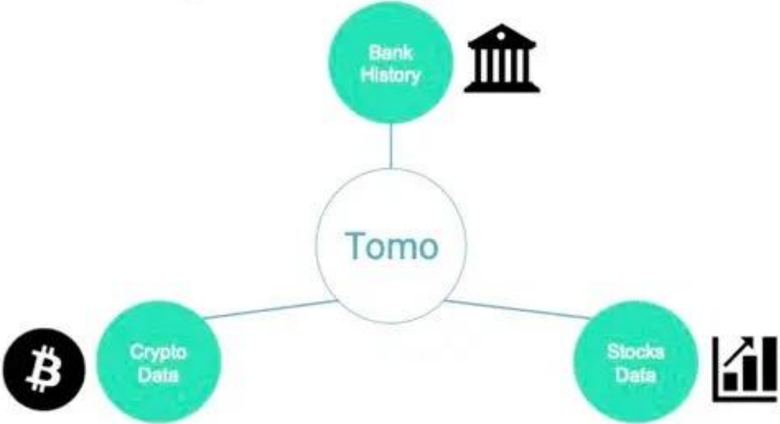
2021 - 2022



Underwriting based on digital data, not FICO



Life-Time-Value: Baseline

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CAC: $75

LTV: $455

$182 X 2.5 years = $455
Contribution Margin x Time Period

LTV/CAC Ratio : 6X

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Welcome to the credit of tomorrow.