



TRANDOTCOMSM

TRANSACTION MANAGEMENT SOLUTIONS



CORPORATE OVERVIEW

Analytics-Driven Marketing to Underbanked

- An analytics-driven marketing and technology firm servicing the underbanked community
 - Efficient, fast growing marketing and technology firm in the online lending space
- Revenue from inception in 2012: \$1.4M, \$1.6*M+ (\$2.2M forecast 2014) *run rates
- Aggressive tribal strategy onboarding new lenders
 - Well-versed in tribal lending model and on-boarding process
 - Strong relationship with American Indian leaders such as Tex Hall, Chairman of the Three Affiliated Tribes and Rich Mayer, CEO Makes Cents
- Benefits to community and clients
 - Active OLA Member
 - Assurance that best practices are followed by portfolios for mobile and internet marketing
 - Each and every consumer treated with the utmost respect



Team of Industry Experts Drives Success

Executive Team

- Raphael Ocampo, CEO – former CEO/CTO: Consumer Track, Modern Consumer, Sprockets Media, Cross Pond Media (UK), eDebitPay, Direct Synergy (all online & mobile marketers in finance/sub-prime US & UK markets)
- Oscar Zumaran, Managing Partner – former Director: eDebitPay, ClickXChange (all online marketers)
- Clyde Simonds, Director of Technology – former Tech Lead: Mobile Messenger, Global Response Partners (US & UK internet and mobile marketers)

Team composed of industry veterans with over 25+ years of combined internet and mobile marketing experience, specifically in the underbanked market



Stamford, CT Headquarters
35 miles north of New York City



Media Envy U.S. Performance

FIRST PAYMENT DEFAULT



NEW AND TOTAL CONVERSION RATE



RATE OF RETURNING CUSTOMERS TO TOTAL APPROVED



Potential Impact on Portfolios

Initial 6 months

\$100,000 NET BENEFIT
Providing leads with proven strategies from deep analytics, composing 30-50% of overall traffic

6-12 months

\$250,000 NET BENEFIT
Continuing optimization of lead performance and initiating reactivation marketing strategies, ramping traffic

12 months +

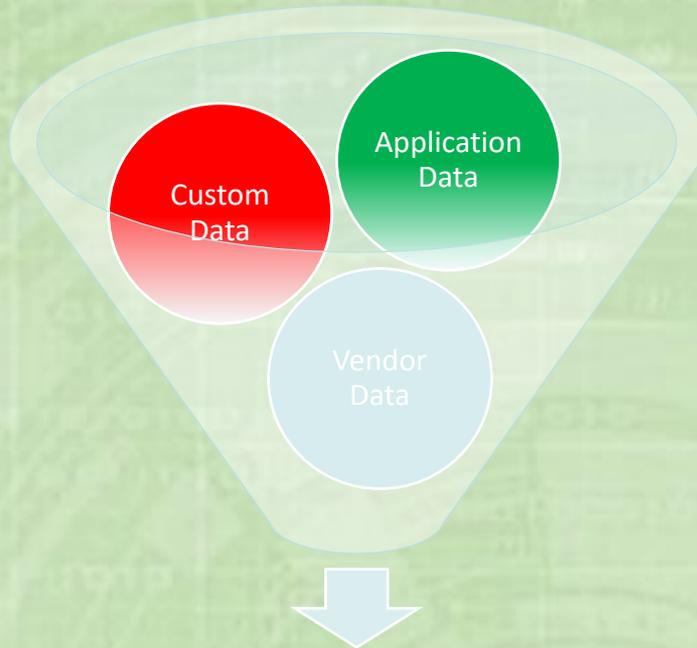
\$400K+ Annual NET BENEFIT
MultiVariate testing, continual lead optimization, deep analysis of vintages to date, handling majority of traffic through scoring engine



Media Envy's "PAPA" Engine



“PAPA” Engine Overview



***Sorted for performance in
Conversion and FPD***

Underwriting for performance

- Account modeling
- Account segmentation
- Targeted acquisitions

Data tools and analytics

- Knowledge Seeker
- CHAID
- SQL & SAS
- Ad-hoc Reporting

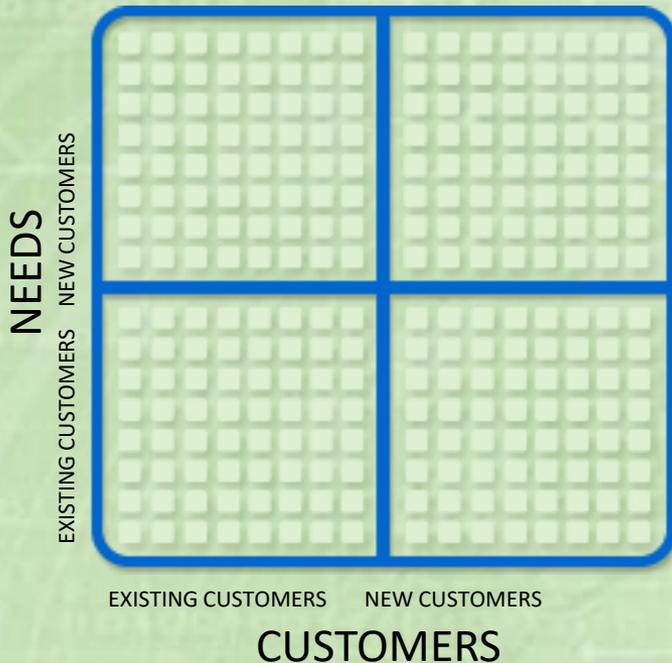
Data tools and analytics utilized to develop targeted account acquisition focused on increasing conversions and reducing first payment defaults





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Highlights of Potential Partnership



- Align interests of Media Envy & Tran Dot Com
 - Continue to improve on the Cover Me Cash Portfolio
 - Continue to service Makes Cents, Inc. together
- On-board the numerous new tribal lenders entering the space
- Offer Value Added Services to current lenders on the TDC platform
 - Increase profitability with performance improvements
 - Reactivation Strategies
 - Technology Services
 - Branding
- Target
 - Existing Customer with existing needs
 - Existing Customers with new needs
 - New Customers with existing needs
 - New Customers with new needs

Tran Dot Com - Media Envy – Tran Dot Com – Media Envy – Tran Dot Com – Media Envy

