



8 AI-Powered Financial Products in a Zero-Upfront-Cost, High-Return Franchise Model



Our Platform Solves the Three Costliest Challenges Hurting Merchant Profitability



Unexpected
Chargeback Woes



146M disputes projected 2026,
105M disputes in 2025

Bounced
Processing Fees



up to 1.8% of revenue

Low Bank Balances
from Financial Strain



adds 5-12% extra losses

Our Platform Delivers Automated Protection Against Chargebacks, Fees, and Cash-Flow Disruptions



CHARGEBACK & BOUNCED-FEE PROTECTION

FPS instantly issues an automated micro-MCA to cover the full amount the same day.



OVERDRAFT PROTECTION

When a merchant's checking account runs low or goes negative, FPS triggers an automated micro-MCA and deposits the funds directly into their bank.

"Confidential"

A patent pending financial process | Helps many businesses and credit card processors

We Use Real-Time Data to Trigger Low-Risk Advances That Repay Automatically



LOW RISK
CASH ADVANCES

**Automated, highly profitable
micro-MCAs based on real-time
merchant performance.**



AUTOMATED &
SECURED

**Repaid daily from future credit-card
volume. Business and receivables
as collateral. 100% secured.**

"Confidential"

100% Secured | Fully Automated Payback

FPS Scales Quickly Through Processor Partnerships & Automatic Opt-Ins

- Launch with 25,000 merchants already boarded
- 90-day pilot → \$2.5M deployed → to prove 100% ROI
- Then expand to millions more merchants via major processors



A Zero-Friction GTM Strategy That Scales Through Existing Payment Infrastructure



✓ STREAMLINED INTEGRATION

Integrated with major processors

60-90 days of live data unlocks \$100M+ debt capacity

100% ROI on initial capital in 90-day pilot with first 25k-merchant ISO (validated by our detailed financial model spreadsheet - available upon request)

✓ AUTOMATIC ENROLLMENT

Merchants notified by processing statements

Opt-out model keeps adoption frictionless

Target opt-out rate < 5%

✓ SEAMLESS DEPLOYMENT

Processors add a simple opt-out to merchant applications.

Automated micro-MCAs are pre-funded

Deployment cost per merchant = \$0

✓ EFFORTLESS FUNDING ACCESS

Merchants request micro-MCAs via FPS app

Larger MCAs funded by partners (12 points avg. up front)

<24-hour funding cycle

Processors Gain Immediate Revenue, Faster Growth, and Lower Risk with Our Platform



1. Same-day payment on every chargeback/NSF (zero losses)
2. Extra revenue on overdraft protection & micro-MCAs
3. Dramatically lower collections costs
4. Board more merchants with less underwriting risk
5. Higher retention and premium pricing

"Confidential"

Additional revenue streams | Reduced risk & operating expenses | Competitive advantage

Merchants Receive Instant Protection, Flexible Funding, and Stronger Cash Flow – No Personal Credit Check



- Instant chargeback & overdraft coverage
- Safeguards future receivables
- No personal guarantees required
- Flexible automatic repayment (2 weeks average)
- Zero setup or monthly fees

"Confidential"

Zero setup or monthly fees | Immediate cash-flow protection | Easy access to additional growth capital

Our Automated FPS Workflow Delivers Instant Protection and Lightning-Fast Repayment



"Confidential"

Merchant trigger > FPS micro-MCA > Same-day coverage > Automatic daily payback from processing volume

FPS Delivers Scalable Funding up to 30 Million U.S. Businesses with Strong Returns



Validated by our proprietary 3-year financial model spreadsheet.
Full details and all variables available for investor review

2 Weeks

25%

10%

Payback Term (avg)

ROI

Projected Default Rate
(will be much lower)

"Confidential"

Backed by patent-pending automation and fully secured receivables
(See Slide 11 for detailed 3-year projections)

3-Year Projections Show Significant Scale and Strong Cash Flow



"Confidential"

- * EBIT projections non-inclusive of additional revenue.
- * Projection spreadsheet available upon request.

Speedy Is Rapidly Expanding Nationwide with a Full Suite of Eight High-Demand Financial Services



BUSINESS FUNDING



MERCHANT SERVICES



INVESTOR PLATFORM



CREDIT RESTORATION



CONSUMER PAY



REAL ESTATE SERVICES



PERSONAL LENDING



DEBT RELIEF

We Are Targeting 8 Massive U.S. Markets Totaling Trillions with AI-Powered Automation



Speedy Is the First & Only Multi-Product Financial Services Franchise in America



- First franchise to bundle 8 AI-powered financial products under one brand.
- Franchises given away at zero upfront cost to qualified existing sales offices already generating revenue in one of our streams.
- Patent-pending FPS automation + white-labeled support from multi-billion-dollar partners
- True first-mover advantage – no direct competitors



"Confidential"

Individual revenue streams face competition, but patent-pending FPS has no direct competitors & no other companies have AI powered financial products under a single franchise brand. See Slide 17 for closest indirect competitors.

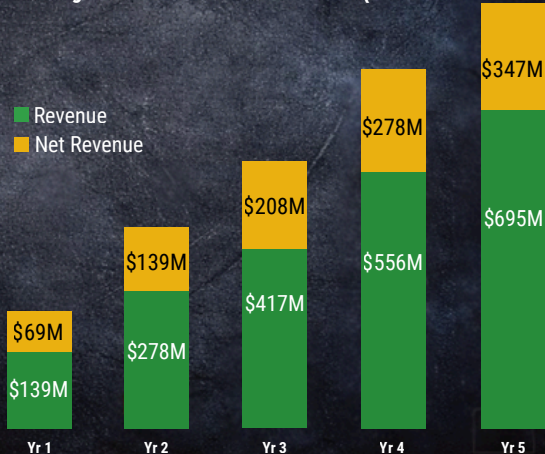
Our Franchise Model Delivers Multiple Recurring Revenue Streams and 50%+ Profit Margins



These numbers do not reflect residual / renewal additional long term revenue / profit for 5 of the revenue streams only 1 month is calculated (these compound monthly).

Key Revenue Sources

- Micro-MCAs
- Merchant Services
- Consumer Pay
- Credit Restoration
- Personal Lending
- Investor Platform Fees
- Brokered Loans
- MCA Debt Restructures



Led by a Proven Team of Merchant Services, Fintech, and Funding Veterans



SCOTT CLYMO
Founder, CEO & Chairman

A serial fintech entrepreneur with 30+ years of experience building and exiting high-growth businesses in merchant services, payments, and lending. He founded and successfully exited World Merchant Services in 2012, then scaled U.S. Business Lending to 364 sales offices nationwide.

As inventor and patent holder of Financial Protection Services (FPS)—a SaaS platform eliminating 100% of chargebacks and bounced fees—Scott has created Speedy Holdings Group as a unified, nine-revenue-stream platform with a noupfront-cost franchise model. Solid proof of concept by previously boarding 73 franchises in a record 3 weeks with 1k in the pipeline.



BRONSON J. GILBERT
President

Bronson Gilbert brings 15+ years of senior leadership in payments technology, fintech, and treasury operations. At First Data (now Fiserv), he managed a \$234M portfolio across MCA, lending, leasing, and treasury while building proprietary systems for complex payments.

An MBA holder with credentials from Harvard Business School and a U.S. Air Force Cybersecurity veteran, Bronson also teaches business, IT, and cybersecurity at Miami-Dade College. He delivers military grade discipline, operational scaling, risk management, and AI-driven efficiency to accelerate Speedy's national expansion and multi-stream revenue platform.



PATRICK J. DeLISI, CPA
Chief Financial Officer

A battle-tested CFO with 20+ years in merchant services, fintech lending, and high-growth operations. He has scaled companies to mid-nine-figure volumes, raised hundreds of millions in debt, and turned around liquidity crises through automated systems, enhanced collections, and portfolio analytics.

A member of NYSSCPA and AICPA, Patrick excels in financial modeling, risk mitigation, governance, and regulatory compliance. He joined Speedy in February 2026 to optimize cash management across nine revenue streams and support aggressive franchising and IPO readiness in the competitive payments landscape.



TOM MENDITTO
VP / COO

A serial entrepreneur and peak performance expert with 18+ years helping businesses scale to multi-million-dollar success through systemization, automation, team optimization, and risk mitigation. Raised in an entrepreneurial family, he built and exited an e-commerce venture while earning an honors research degree from the University of Pittsburgh on human potential.

A recognized speaker for PNC, PPG, and Mensa, and co-founder of the University of Pittsburgh Mindfulness Research Center, Tom drives operational excellence and franchise execution for Speedy's rapid national rollout.

Led by a Proven Team of Merchant Services, Fintech, and Funding Veterans



SCOTT D. DAGASTINO, Chief Technology Officer

Scott is a veteran CTO and Lead Software Architect with 30+ years of experience in Java/Spring, AI integration, and scalable enterprise platforms. He has achieved up to 90% performance gains, built secure systems handling 50,000+ daily transactions, and architected solutions for Lockheed Martin, Delta Airlines, Wells Fargo, and US Bank. His expertise in microservices, cloud-native DevOps, and AI/ML integration strengthens Speedy's scalability and technology foundation.



CARLA FORTENBERRY, Director Investor Relations

Carla is a proven capital-formation expert with 10+ years building investor ecosystems in venture capital. As Managing Director at Keiretsu Forum, she built and managed a pipeline of 500+ corporate partners, sponsors, and high-net-worth investors, executed 600+ events and fundraising programs, and played a key role in global expansion to 15 new offices. Previously Vice President at SAYJ Global Partners and Private Banker at Banco Bradesco, she drove international investor pipelines and high-net-worth relationship growth.



EESHA T. R. SHAHBAZ, Director Marketing Operations

CRM and growth-systems strategist who builds scalable automation, API integrations, and AI-driven workflows that streamline lead pipelines and improve conversion performance. Her ability to merge technical development with marketing and operations strengthens Speedy's core systems and supports the company's rapid, revenue-focused expansion.



GARY YORK, Chief Information Officer

Over 20 years of IT experience with current technical certifications and a strong FinTech background. Expert in AI development and implementation, building advanced machine learning models for risk assessment, fraud detection, and workflow automation. Previous IT Director at U.S. Business Lending and currently CIO of Speedy Holdings Group, leading the development of AI-powered technology solutions that drive business growth.



MARK GORZYCKI, Advisor/Board Member

Mathematician and behavioral economist with 2 decades of algorithmic design and implementation for defense and private sectors. Founded multiple prior FinTech startups with successful exits and co-founded a FinTech AI research and data firm. Creator of AI-driven financial analytics platforms that combine behavioral finance with predictive modeling. Serves as a strategic advisor and board member, providing expertise in capital markets, risk management, and long-term growth strategy.



ZUBAIR AHMED, Senior Software Engineer

Zubair is a Backend AI Engineer and Python developer specializing in automation, APIs, and AI-powered applications. He has built scalable backend systems integrating OpenAI, Google Drive, OneDrive, and SharePoint using FastAPI and Flask. His expertise in intelligent automation, secure APIs, and cloud deployments strengthens Speedy's backend infrastructure and AI capabilities.

The Time Is Now – Speedy Is Building in the Exact Fintech Categories That Delivered the Largest IPOs



Company	Peak Valuation	Revenue Valuation	Multiple	Key Context
Chime	\$25B	\$500M	50x	Leading digital bank
Nubank	\$30B	\$600M	50x	Brazil's largest digital bank
Coinbase	\$85B	\$1.3B	65x	Crypto exchange leader
Affirm	\$30B	\$700M	43x	Buy now, pay later pioneer

Speedy Is Intentionally Undervalued in This Round to Drive Rapid Scaling and Attractive Investor Returns



To maintain our accelerated timeline, this round is intentionally priced at a significantly undervalued level to facilitate rapid closure.

Rapid scaling through major processor partnerships and automatic opt-ins, unlocking immediate access to millions of merchants. The amount of capital available to deploy determines 100x-1,000x investor returns.



\$5M Raise at \$50M Valuation to Accelerate Growth



\$5 Million

Based on a \$50 Million valuation



\$25k

Minimum investment

Use of Funds



\$3.5 Million - MCA Funding Capital



\$1.5 Million - Platform Expansion, AI Development, Sales & Operations

Invest Now!

Contact **SCOTT CLYMO, Founder**
scott@speedyholdingsgroup.com
646-750-6233