

# Bye Bye ATM.

## Hello SPARE.

Our patented suite of mobile technology transforms your phone into an ATM card, and turns any store's point of sale system into an ATM. We offer consumers a quick, easy to use, "free" way to withdraw cash from various digital wallets and other sources, anywhere and anytime. In addition, Spare creates lower cash access fees, provides new foot traffic and revenue streams for local businesses.



## The Problem

ATM fees are high and increasing which means it can be very expensive to access cash. This is particularly true for the large proportion of the US population that has little or NO access traditional banking services. Cash is a necessity for them and they rely heavily on ATMs to excess it. In addition, local business are constantly looking for new ways to combat growing market pressures from online stores and increasing transaction fees.



# 90.6

million people are forced to rely on alternate financial services that charge high fees for transactions that are often free to customers of traditional banks and financial institutions.

# \$6B+

is the amount the top three U.S. banks made in ATM transaction and overdrafts fees in 2015.

## The Solution

Our "next generation community cash network" is unique blend of patented technology and a socially responsible business model that provides a virtual ATM network and other critical banking services to the world's unbanked and underbanked population, and a innovative "plug and play" cash withdrawal system that provides large benefits for small businesses such as lower credit card processing fees, new customer acquisition and increased foot traffic.



## How Spare Works. *It's simple, secure and affordable for everyone.*



Select the amount of cash desired



Choose the location of nearest merchant



Receive secure authorization code



Arrive at merchant and show authorization code



Receive your cash



### OUR SOCIALLY RESPONSIBLE FEES

3%

is the percentage users pay when they upload money from your digital wallet into the SPARE network.

\$0

is the amount users pay per transaction once they have upload money into the SPARE network.

### WITH SPARE IT'S EASY TO:

- Find and use an ATM
- Cash a check
- Aggregate your digital wallet
- Make peer to peer payments
- Exchange currency anywhere
- Add cash to your account
- Pay bills
- Make in-network payments for goods & services

### WORKS WITH THE LEADING DIGITAL WALLETS

coinbase



Apple Pay



PayPal

Coming Soon:

Alipay



## SPARE is more secure than an ATM.

Our innovative combination of patented technology, state-of-the-art encryption software and intuitive user interface create a compelling “safer” alternative to the ATM. In fact, our secure data protocols far exceed those of an ATM.

135%

the increase in identity theft from bank ATMs in the U.S.

174%

the increase in identity theft from non- bank ATMs in the U.S.

### THE COMPANY

SPARE is a Los Angeles based Fintech company established in 2016 by D'ontra Hughes.

### FINANCING TERMS

\$1.5MM SAFE with 20% discount, 8% interest, \$7MM Cap to accelerate TAM growth by executing on its first to market advantage

### EXPONENTIAL GROWTH BY 2019

As the only solution of its kind that minimizes the costs associated with cash management and patent pending technology, SPARE's first mover advantage ensure its dominant role as consumers seek more secure ways to get cash.



[www.gotspare.com](http://www.gotspare.com)

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