



MATTERFi™

PITCH DECK | NOVEMBER 2025

GO-TO-MARKET
PARTNER:



Disclaimer

Certain statements in this presentation constitute forward-looking statements. When used in this Memorandum, the words “may,” “will,” “should,” “project,” “anticipate,” “believe,” “estimate,” “intend,” “expect,” “continue,” and similar expressions as well as their negative forms are generally intended to identify forward-looking statements. Such forward-looking statements, including the intended actions and performance objectives of the Company, involve known and unknown risks, uncertainties, and other important factors that could cause the actual results, performance, or achievements of the Company in its development of the MatterFi Technology to differ materially from any future results, performance, or achievements expressed or implied by such forward-looking statements.

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Easy-To-Use Fintech Infrastructure

Making Finance More Secure For
Humans and AI

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PROBLEM

Typical Custody Solutions & Wallets

VULNERABLE

To Various Attacks



- Tens of millions being stolen every day
- Phishing is easy and rampant
- Legacy architectures that are disconnected from cryptographic proofs

HARD

To Use And Access



- No universal "Send to Name" - users have to use and understand addresses
- "Fat Fingered" mistakes are easily made

NON - COMPLIANT

With Rules & Regulations



- Addresses are not associated with identities
- AML/KYC procedures and travel rule regulations are not adhered to

A Bespoke AI Agent Ready Fintech Infrastructure

OBVIOUS AND Easy To Use



- All addresses across all chains replacing by a single unique name like “@alice”.
- Revolut and PayPal - like experience.

EXTREMELY Secure & Private



- **Unique address computation** for each pair of sender and receiver.
- Legacy attacks on custody systems such as **phishing or password/login thefts** not possible.

FULLY PRIVATE Compliant



- AI-ready Decentralized identity attached to your name with off-chain crypto proofs.
- Fully AML/KYC/Travel rule compliant on every chain, token, and asset, both on-chain and in custody.

15 INVENTIONS FILED UNDER 9 PATENTS, 1 GRANTED, 1 IMMINENT, 7 PENDING



AMERICAN FORTRESSTM

Developed by MatterFi

World's Only Universal
'Send-To-Name' Stealth
Address System

Beta Available For
Download

Dashboard

Total balance: **\$67,321.18** USD

Assets | Contacts

Asset	Price	Balance	Total
ETH Ethereum	↑ \$1663.29	22.98 ETH	\$38,189.14
BTC Bitcoin	↑ \$25310.6	1.026 BTC	\$25,968.68
BCH Bitcoin Cash	↑ \$104.82	25 BCH	\$2,620.50
DASH Dash	↑ \$29.95	10 DASH	\$299.50
XEC eDash	↑ \$0.00001995	2500 XEC	\$0.05
CSPR Casper	↑ \$0.0479	5985 CSPR	\$243.31

Powered by **MATTERFI** v1.0.0.100

+ Add Asset

Mehow's Wallet @mehow

AMERICAN FORTRESS

@mehow

Send Receive Buy Sell

Asset: ETH Ethereum

Amount: 0.00 ETH / 0.00 USD

Send to: @FortressName or address

Enter a valid FortressName or legacy crypto address

Next

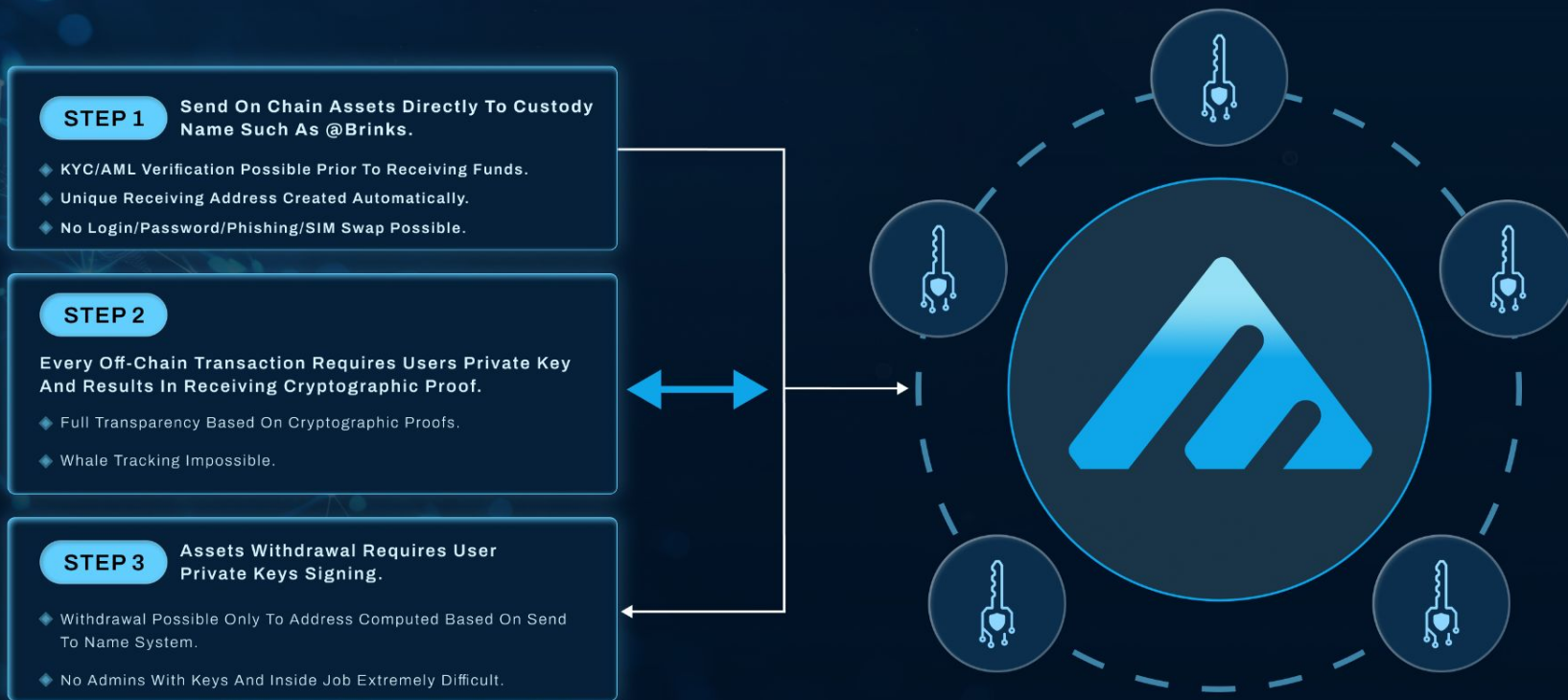
Encrypted Chat Fully
Functional

Enhanced SSI: Under
Development

Operational on testnet of the major blockchains including **BTC, ETH, ERC-20 tokens, BCH, LTC, DASH** and **eCASH**.
Coming soon: **Polygon, Arbitrum, Cardano, Midnight, Solana, Sei, Dfinity/ICP, Casper** and **Quai**.



Using the MatterFi and Brinks Custody System



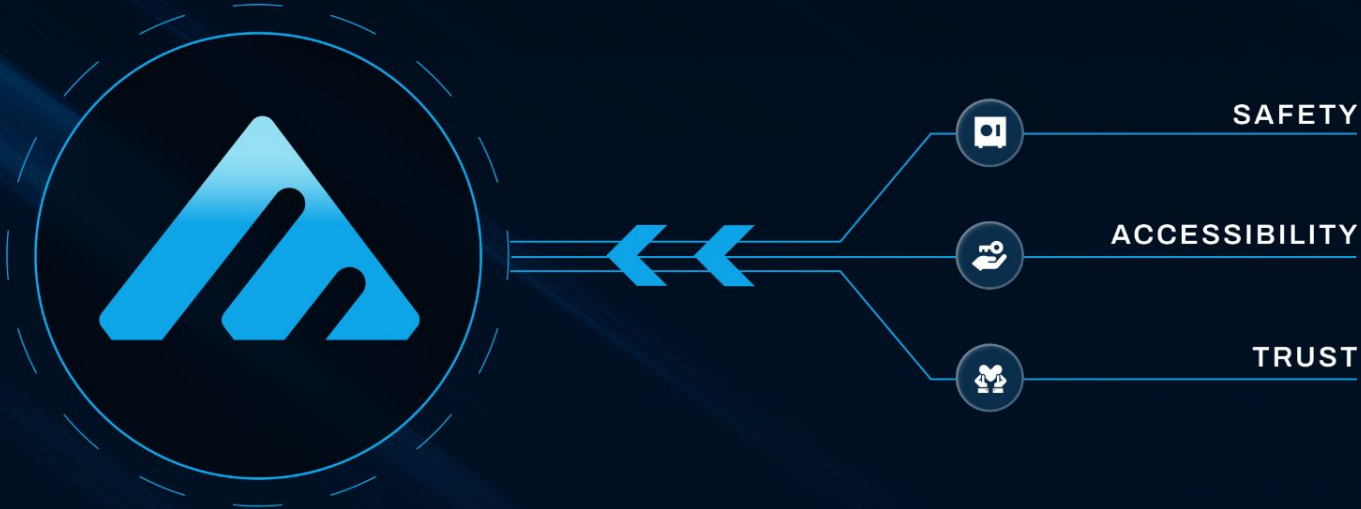
OUR MISSION

We Develop New Security Infrastructure

SOFTWARE WALLETS




HARDWARE WALLETS

AI AGENTS & CUSTODY



We provide an easy-to-use, safe, trustworthy financial rail with convenience inspired by legacy finance apps.

Full End-to-End AI Ready Financial Infrastructure

			
Product	MatterWallet + AI Agent	MatterNodes + AI Agent	Hardware Access Devices
Description	White-label software wallet, UI with unique MatterFi features and optional value-generating local AI agent.	Bespoke custody system on-premise and SAAS supporting best user experience controlled by AI with the AI running locally on HSM.	White-label physically authorized NFC cards and HW wallets.
Dev Stage	Working Beta <ul style="list-style-type: none"> - Sent-to-Name system: Done - KYC system: In process - End-to-End encrypted communicator: Done 	In Development Set to release at Brinks Q1 2026.	Done Developed in partnership with Tangem and Samsung.

MatterFi and Brinks Ultimate AI Compatible SaaS Custody Solution

MATTERFi™

Software + hardware solutions
by MatterFi



Military-grade security
SaaS custody system

BRINKS

Physical protection in highly-secured
Brinks vaults worldwide

“Send-to-Name” for
privacy and KYC/
AML compliance

Single HSM or direct
multisig in 3 and 5 node
HSM configuration

Automated withdrawals
based on private
keys signature

Every off-chain
transaction has
cryptographic proof

Direct user wallet connect
to custody system
and business logic

The hardware security modules (HSMs) contain autonomous AI and keys

Competitive Matrix

SELF-CUSTODY WALLETS

INSTITUTIONAL CUSTODY

NAMES

CHAT



All Chain, Token, NFT, etc.



Self Sovereign Identity



Institutional KYC/AML

decentralized



Send to Name



Automated Privacy

Adair AutoGen



Off-Chain Cryptographic Engine



AI ready



Affordable Wallet Card w/VISA



Hard Wallet w/Screen



End-to-end Encrypted Chat

100% always on



Institutional Custody - Client Hosted



Institutional Custody - SAAS



Institutional Custody - HSMs

can use Phoenix

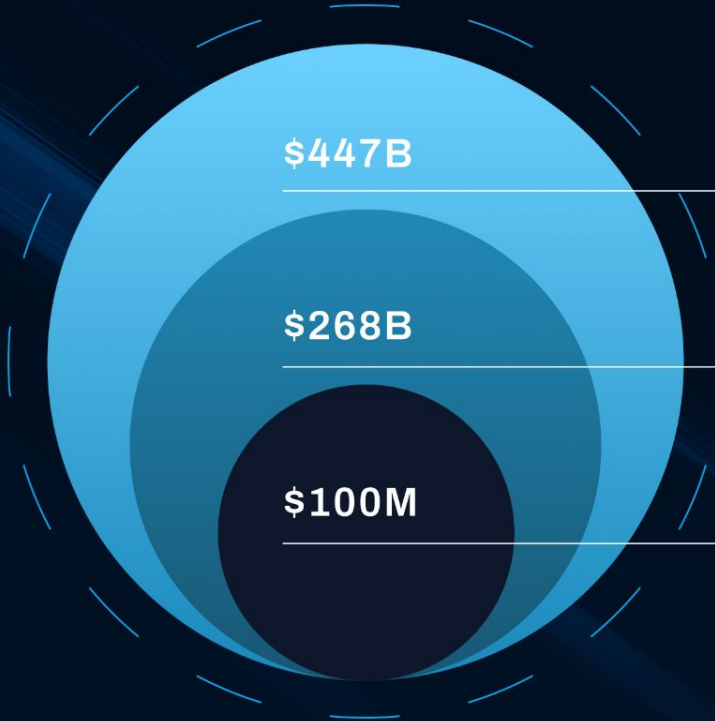


Whitelabel Possible



MARKET

Market Size



TAM

\$447B in 2022 and market to touch \$3.74 trillion in 2032 at CAGR 23.65%**



SAM

60% of global digital assets custody: banking, financial services and insurance



SOM

Our market opportunity in 2024/2025 based on sales projections*



*internal calculations and projections

**<https://www.businessresearchinsights.com/market-reports/digital-asset-custody-market-110428>

HOW IT GOES

Roadmap



Signed 8 clients and partners, including:



LAUNCH Partners



Wallet Partner



Wallet Partner



Investor &
Wallet Partner



Wallet Partner
For Swaps



Custody Partner



Name Sales Partner



Investor



TGE Token
Deployment



TGE Partner



TGE Exchange



VC



VC



Incubator



Incubator



Wallet Customer



Wallet Customer



SDK Wallet
Customer Via SNAP

SUPPORTED Chains

SUPPORTED NOW



BEING ADDED PRIOR TO TGE



PRODUCTS

Business Model

COMPLETED

ONE-OFF REVENUE

RECURRING REVENUE AUM IN/OUT VOLUME QUARTERLY

MATTER WALLET	Integration fee: starting at \$300K	X						
MATTERNODE SAAS	Initial fee: approx. \$25K	<table border="1"> <tbody> <tr> <td>Up to \$5M</td> <td>0.20%</td> </tr> <tr> <td>\$5M to \$15M</td> <td>0.15%</td> </tr> <tr> <td>Over \$15M</td> <td>0.10%</td> </tr> </tbody> </table>	Up to \$5M	0.20%	\$5M to \$15M	0.15%	Over \$15M	0.10%
Up to \$5M	0.20%							
\$5M to \$15M	0.15%							
Over \$15M	0.10%							
MATTERNODE ON-PREMISE	Cost per device: \$50K							
HARDWARE ACCESS DEVICES	Retail price: \$14/piece	X						
NAME SALES	60% for all subscriptions 20% reserved for affiliates 20% reserved for ecosystems	\$10/Name Yearly \$25/Name Three Years \$100/Name Lifetime						

Go-To-Market Strategy

Brand Position



Novel security technology setting new standards for the industry

Channels



The Inter-Blockchain Communication Protocol



EQIFI



DNA HOUSE

LINKEDIN



X



MATTERFI.COM



OUTBOUND/INBOUND

Clients Profile



- ◆ Neobanks and traditional banks
- ◆ OTC Desks
- ◆ CEX / DEX
- ◆ Digital Wallet Providers

NUMBERS

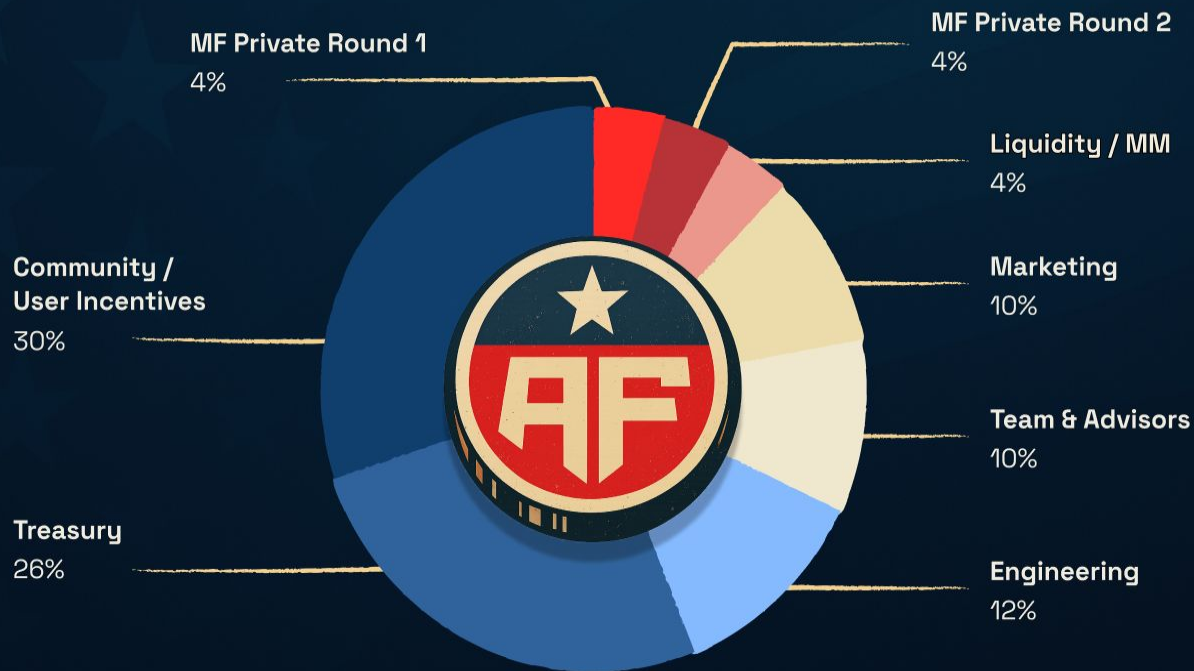
Financials

	2022	2023	2024	2025	2026
MatterWallet and Hardware Access Device					
MatterWallet	\$634,177	\$600,000	\$764,563	\$8,466,667	\$25,400,000
MatterWallet Upgrades and Maintenance		\$-	\$-	\$-	\$-
Hardware Access Device	\$60,000	\$-	\$-	\$2,765,778	\$8,297,333
MatterFi Custody					
MatterNode Core	\$-	\$-	\$-	\$1,411,111	\$4,233,333
MatterNode Vertical	\$-	\$-	\$-	\$705,556	\$2,116,667
MatterNode AUM In/Out Revenue Share + SAAS	\$-	\$-	\$-	\$5,092,074	\$15,276,223
MatterFi Advanced Hardware					
Chips, Keys, Hard Wallet, Hard Wallet S	\$-	\$-	\$-	\$564,444	\$1,693,333
MatterFi Commissions					
Name Sales Commissions				\$3,953,125	\$11,859,375
Total Accrual Revenue	\$694,177	\$600,000	\$764,563	\$22,253,199	\$66,759,598
Total Cost of Goods Sold	\$-	\$-	\$-	\$831,972	\$2,243,084
MatterWallet Integration Costs	\$-	\$-	\$368,099	\$4,176,889	\$12,530,667
<u>Operating Expenses</u>	\$2,090,715	\$853,986	\$1,403,000	\$7,906,016	\$12,117,402
Contingency: 12.5%	\$476,799	\$76,497	\$100,156	\$1,510,363	\$3,081,009
Total Expense	\$2,567,514	\$930,483	\$1,871,255	\$13,593,268	\$27,729,078
EBITDA	-\$1,873,336	-\$330,483	-\$1,106,692	\$9,491,903	\$41,273,078

Approx. USD +2B forecasted valuation in 2025 given Nasdaq P/E ratio = 31*

TOKENOMICS

The \$AF token is the lifeblood of MatterFi's technology - including our client's white-label wallets, the AmericanFortress™ retail wallet, and our custody system - securing the rails of private, programmable money movement.



OUR TEAM

Dream Team



**Michal "McHow"
Pospieszalski**

 CEO & CTO

Seasoned tech leader with almost two decades of experience as a white hat hacker and a track record of pioneering innovative solutions in the crypto world. As the CEO, co-founder, co-inventor of MatterFi, Michal merges visionary strategy with hands-on tech know-how, propelling both companies towards defining the future of digital asset management. Former DC Beltway CTO.



**Karolina
Komarnicka**

 Chief
Marketing
Officer

She has over a decade of experience working with Fortune 500 companies, spearheading promotional campaigns in leading media outlets and at global tech conferences. In her previous role, she raised \$36M from prominent investors like Rakuten and Draper Esprit.



**Jakub
Żurawiński**

 Business
Development
Lead

With 10 years of experience, Jakub is based out of Dubai and is enthusiastic about expanding upon the social and financial values behind Bitcoin and blockchain technology. He co-founded Bitfold, a Polish-Swiss start-up creating a next-generation hardware wallet, and Bitcoin Focused, a Bitcoin consulting company supporting secure Bitcoin investing.



**Amer
Vohora**

 Investor

Seasoned investor and entrepreneur. As a thought leader in impact investing, Amer identified financial inclusion as a key barrier to poverty mitigation. At MatterFi, he leads efforts to ensure digital assets are securely accessible to those in need. His expertise stems from five years at Rothschild Bank and roles in private equity and M&A. Academically, he holds degrees from Cambridge and Birmingham University, with international experience in Japan.



**Michael
Terpin**

 Advisor

Advisor at MatterFi and CEO of Transform Ventures, a leading blockchain advisory firm and venture studio, and Transform Studios, a Bermuda-based blockchain incubator. Known for high-profile early crypto launches including ETH and Tether.



**Roc
Zacharias**

 Advisor

CEO of Lunar Digital Assets, the incubation & marketing firm that incubated Polygon, Quickswap, Dogechain & more. On the board of directors for the \$1B Polygon grant fund. Co-Founder of QuickSwap, the first L2 DEX to reach \$1bil/day in volume.

+ 10 EXPERIENCED TEAM MEMBERS



**Interested in investing or have any
further questions?**

REACH OUT

Michal “MeHow” Pospieszalski, CEO

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Appendix

Why American Fortress?

Safe AF Token

One token that secures every username and fuels privacy between users by anchoring dynamic address generation.

Tokenomics & TGE

Vesting: 10% at TGE + 24-month schedule for all posts

Token Allocations

Allocation	Percentage	Total Tokens
KOL & Key Support	5.00%	625,000,000
MF Investors	5.00%	625,000,000
Treasury	20.00%	2,500,000,000
Operations	12.00%	1,500,000,000
Product Engineering	20.00%	2,500,000,000
Marketing	8.00%	1,000,000,000
User Incentives	30.00%	3,750,000,000
Total Token Supply		12,500,000,000

TGE Planned Launch Window: June 2025

Building the backbone of a new digital nation where privacy is a right, security is a default, and freedom is programmable.

AF TOKEN TARGETS

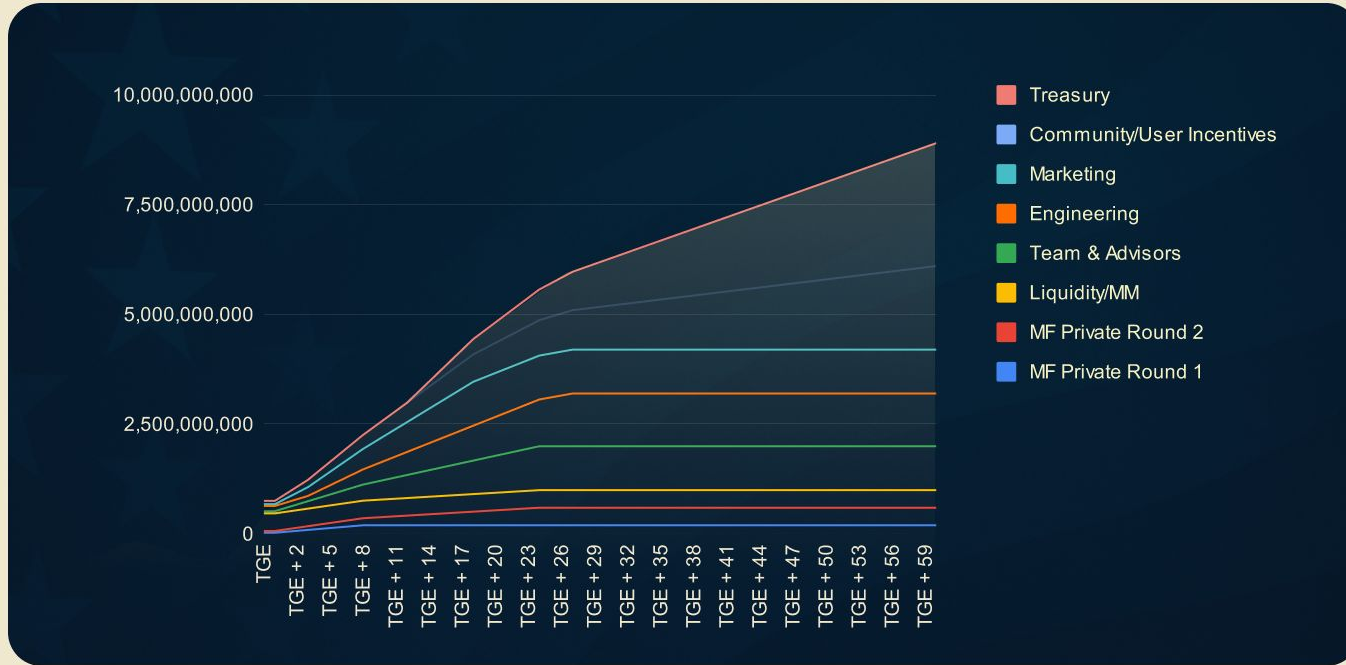
PRICES AND FUNDING ROUNDS



TOTAL TOKEN
SUPPLY: **10B**

	Target Price	Tokens for Sale	% of Total Supply Sold	% of Total Liquidity Available at TGE*	FDV
Private Round 1	\$0.0025	400M	4%	25%	\$25M
Private Round 2	\$0.005	400M	4%	10%	\$50M

VESTING SCHEDULE FROM CEX LISTING



Private Round 1:

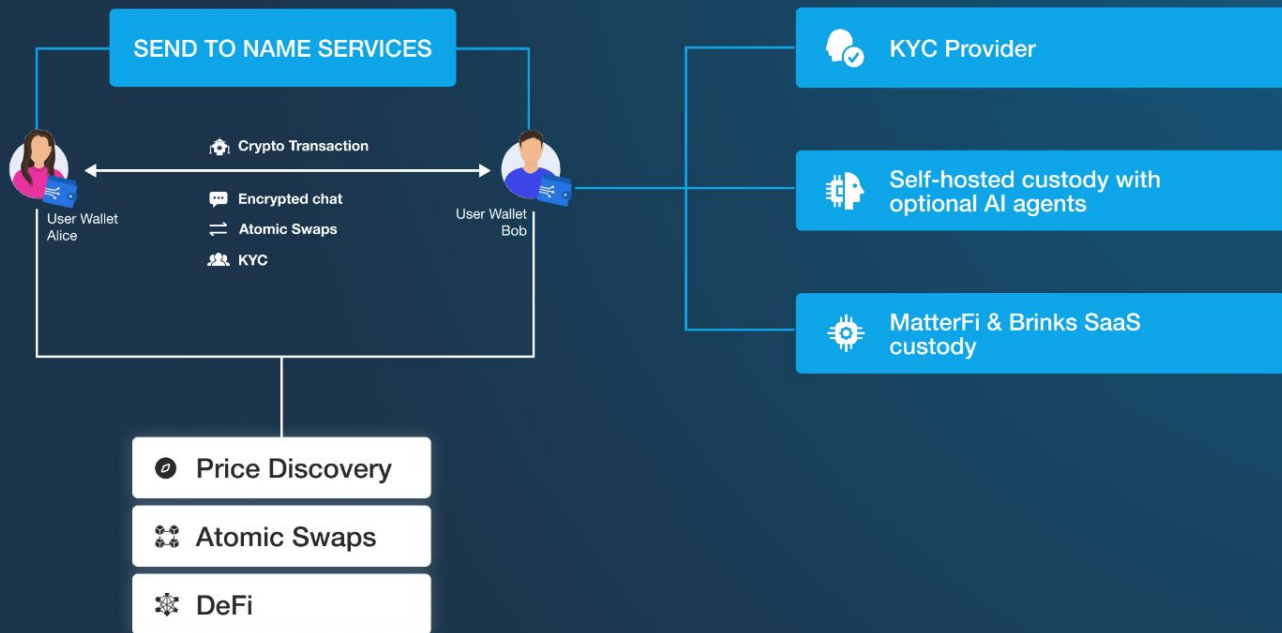
- 25% liquidity at CEX Listing
- 8 months linear vesting



Private Round 2:

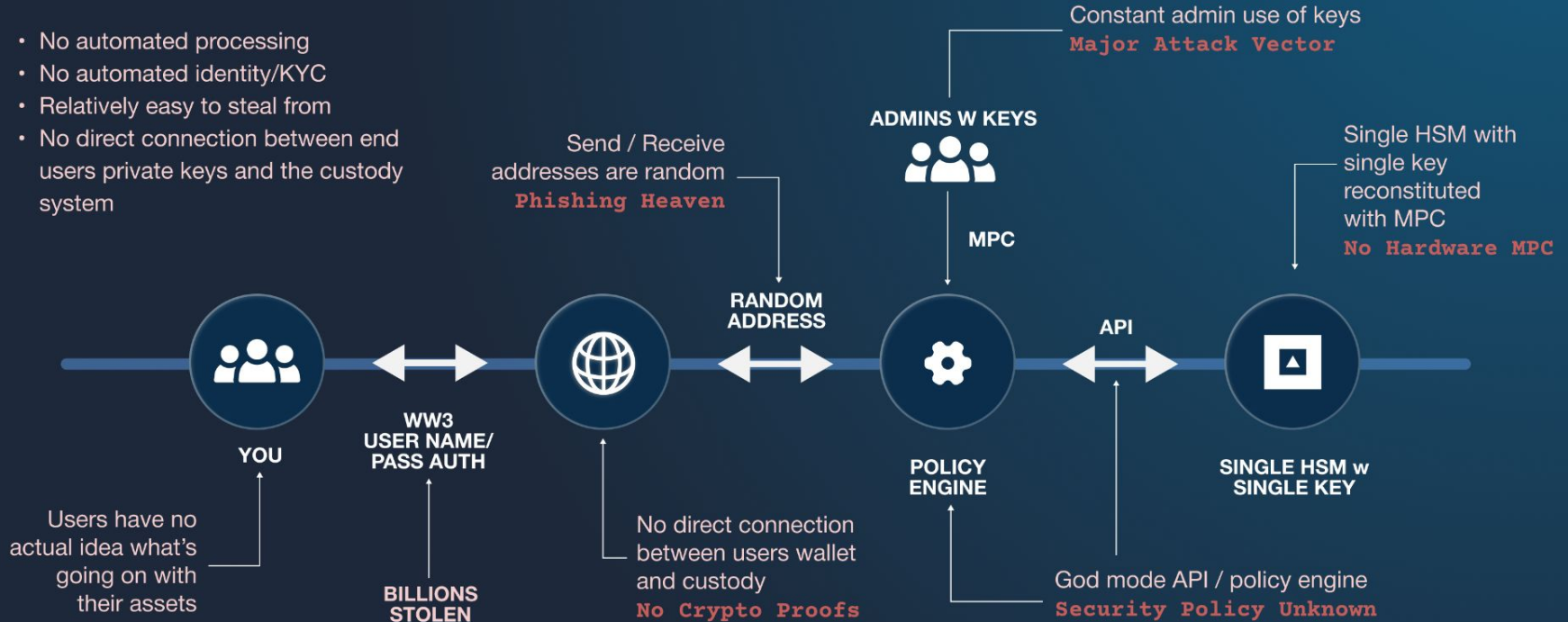
- 10% liquidity at TGE
- 24 months linear vesting

How It Works



Typical Custody Deployment

- No automated processing
- No automated identity/KYC
- Relatively easy to steal from
- No direct connection between end users private keys and the custody system



“AI Agents Are Transforming Digital Security”

Michal Pospieszalski, CEO of MatterFi

MAGAZINE BY COINTELEGRAPH

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SEARCH

AI agents trading crypto is a hot narrative, but beware of rookie mistakes

AI agents are trading crypto, tipping users and shilling memecoins. But before you jump aboard, there are some traps to look out for.



by Yohan Yun | 7 min | November 4, 2024



Donald Trump Accepting Crypto Donations May Raise Compliance Issues

Blockchain analytics suggests that Trump's already received ETH and USDC worth at least \$8.86 million through a single Base receive address.

CCN.com



Why Trump Taking Crypto is Risky

By Michael "Mehow" Pospieszalski, CEO of MatterFi For the first time in a U.S. election, there's a major political candidate who is now accepting crypto donations.


Benzinga 7 Aug



Financial freedom or false promises? Experts weigh in on the truth behind Trump's World Liberty Financial

Can World Liberty Financial live up to its bold claims of financial freedom, or will it falter under regulatory scrutiny, conflicts, and questions about its tokenomics and governance model?

crypto.news



The four-year crypto cycle is dead: Long live the four-year crypto cycle

The Kitco News Team brings you the latest news, videos, analysis and opinions regarding Precious Metals, Crypto, Mining, World Markets and Global Economy.


KitcoNewsNOW



Crypto needs to move away from crypto addresses | Opinion

When done right, it is possible to ramp up security and clamp down on breaches without compromising the user's right to privacy.

crypto.news | 12 Jul



Do We Even Need Bitcoin ETFs

After five years of drama and dozens of rejections, ETFs (exchange-traded funds) based on Bitcoin's spot price have finally been approved.

The Daily Hodl | 17 May

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Recent: BTC/USD 6795.37 ▲ 1.3702%

MatterFi Launches First Decentralized Agent For Payments

by Maritza Merchant, Benzinga Staff Writer

October 29, 2024 8:32 AM | 2 min read | 1 Comment

ZINGER KEY POINTS

- MatterFi's AI agent targets security gaps in digital transactions, combating hacking, phishing, and fraud across blockchain assets.
- Coinbase's recent launch of "Based Agent" for on-chain tasks highlights the growing trend of AI agents in blockchain finance.

FEATURED IN:

