



**Empowering the Underbanked**

**Surge Holdings, Inc – January 2020  
OTC: SURG**

# Safe Harbor

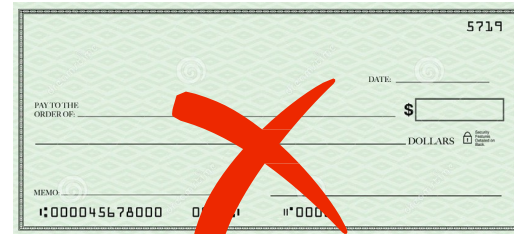


The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in this information. Surge Holdings, Inc. makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company. This information includes certain statements and estimates provided by the Company with respect to the projected future performance of the Company. Such statements, estimates, and projections reflect various assumptions by management concerning possible anticipated results which may or may not be correct. No representations are made as to the accuracy of such statements, estimates, or projections. Prospective investors will be expected to have conducted their own due diligence investigation regarding these and all other matters pertinent to investment in the Company. This presentation may contain statements that are not historical facts, referred to as “forward-looking statements.” The corporation’s actual future results may differ materially from those suggested by such statements, depending on various factors including those described in filings made with the SEC.

# The Market: Underbanked



Over 25% of US households\*



\*2017 FDIC

# Underbanked: Financial Epicenters



**C-Stores**



**Bodegas**



**Tiendas**



**Community Markets**

**Near Term Key Metric: Establish Relationships with 50,000 retailers**





**SurgePays™ utilizes 3 proprietary products to entice merchants to sign on and frequently use the Marketplace Platform**

- Prepaid Wireless Top-up
- SurgePhone® Wireless Prepaid Service
- Surge Reloadable Visa Card

# Prepaid Wireless Top-up



**US: 100,000,000 Prepaid Wireless Customers**



**SurgePays™ enables merchants to instantly “top-up” or add credit to any prepaid wireless customers account.**

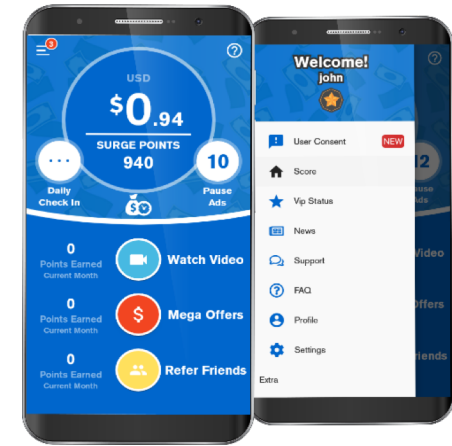
**Commissioned Transactions – Increased Foot Traffic – Customer Loyalty**



## STARTER PLAN - Free

**Unlimited Text**  
**16 Hours of Talk**  
**1 GB 4G/LTE Data**

**Service Paid for  
by App Rewards**



## UNLIMITED PLAN - \$30 / mo

**Unlimited Talk**  
**Unlimited Text**  
**Unlimited Data**



- Customers can purchase a Surge Android or choose the SIM Starter kit and use their own GSM Smartphone

# SurgePays™ Visa® Prepaid Card



**A virtual checking account for the underbanked**

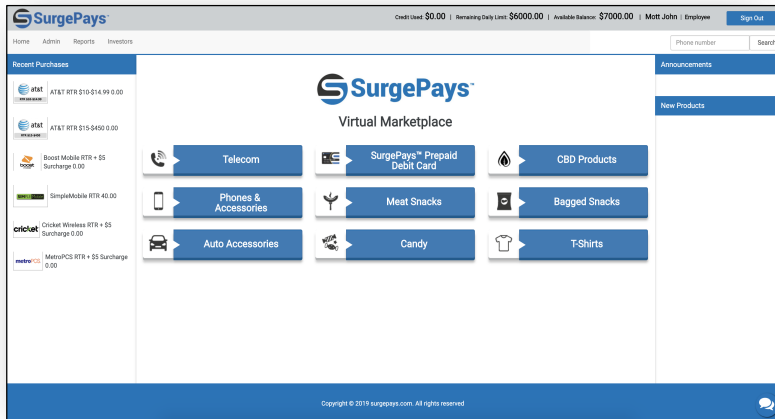


- Purchase and reload the SurgePays™ Visa® Prepaid Card at retail stores
- Take a picture of their paycheck and load the cash to their cards, thus eliminating check-cashing fees
- Use the card anywhere globally that accepts Visa®
- Accept direct deposit from employers

# Surge Marketplace Platform



## Benefits for Retailers



- Developed to be similar to Alibaba's approach, connecting retailers directly to manufacturers
- Simply point, click, and order wholesale goods from around the country
- Increase profitability on all products by eliminating middle-men distributors and creating a more efficient supply chain

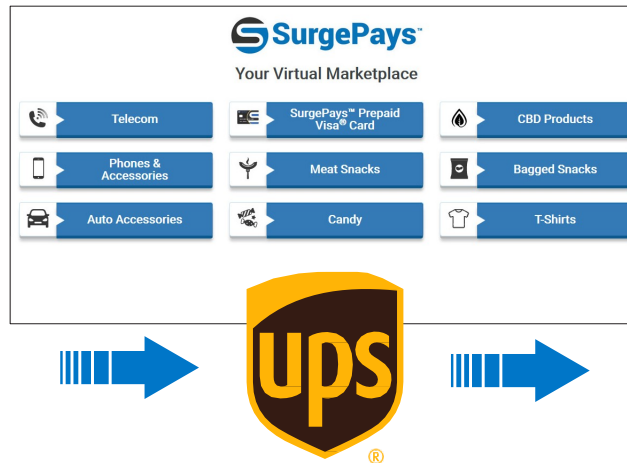
**Better Product Pricing - Selection - Availability**



# Alternative Distribution Channel



## Manufacturers



This platform also provides manufacturers a cost-effective and efficient platform to access retailers nationwide without having to deal with distributors and or restrictive “net” terms on cash flow.





# ECS Prepaid™



- Subsidiary acquired September 2019
- Approximately \$48,000,000 in annualized revenue providing 3<sup>rd</sup> party wireless top-ups to 9,800 corner markets and convenience stores
- Surge will leverage the relationships with these stores to upsell not only Surge owned products (SurgePhone™ Free Wireless and SurgePays™ Visa®) but additionally offering other wholesale products via the SurgePays™ Network

- True Wireless™ provides subsidized wireless service to qualifying low-income customers in 5 states
- True provides discounted and free wireless service to over 25,000 veterans and other qualifying federal programs
- Q4 2019 contract to add of 6 more states – including California opens significantly more potential customers
- Generated revenue of \$15.3M in 2018 and \$13.5M in 2017



## Qualifying programs

- Medicaid
- Supplemental Nutrition Assistance Program (Food Stamps or SNAP)
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance
- Veterans Pension or Survivors Benefit Programs
- Bureau of Indian Affairs General Assistance
- Tribally-Administered Temporary Assistance for Needy Families (TTANF)
- Food Distribution Program on Indian Reservations (FDPIR)
- Head Start

## Surge Logics™ is a full-service digital advertising agency specializing in Mass Tort Litigation Marketing Services

- Developed proprietary InTake software
- Create Google / Facebook campaigns, design landing pages that convert, lead call verification, live call transfer, E-Retainer execution, and handle chat support
- Work directly with some of the largest law firms specializing in mass tort cases, providing clients and signed cases



# Infrastructure for Scalable Growth



## The 125-bilingual-employee BPO currently handles:

- Sales and Contract Processing
- Customer Service and Support
- Software Development and Integration
- Data Processing and Programming
- Multimedia and Graphic Design Services
- Live Chat Support
- Merchant Support and Onboarding
- Lead Generation and Live Transfer
- Social Media Management
- Revenue Assurance
- Compliance and Regulatory
- IT Support and Infrastructure



**500**<sup>™</sup>

**Deloitte.**  
Technology **Fast 500**  
2019 NORTH AMERICA

Surge Makes the List for **Fastest Growing Tech Companies** in North America.

**THE MANAGEMENT TEAM**



## **Brian Cox** Chairman and CEO

Mr. Cox is an accomplished entrepreneur growing best-in-class companies for over 18 years, including guiding a company of over 1,300 employees. He began his career in telecom in 2004 when he founded his first prepaid telephone company (CLEC), which through organic growth and acquisition became the largest prepaid home phone company in the country before being sold in 2009. Since then, Mr. Cox has owned and operated profitable fintech/software and wireless companies utilizing his expertise in underserved consumer markets.



## **Anthony P. Nuzzo Jr.** President / COO and Director

Mr. Nuzzo is an experienced financial services owner and operator with a successful track record as a CEO, CFO, and financial consultant while building multiple companies named to Inc. 500's list of fastest growing financial institutions. In 2009, Mr. Nuzzo also served as CEO of Glass Mountain Capital, LLC, a financial services company. He is experienced in running large-scale operations, with an accomplished track record of growing revenues and profits through a disciplined management approach and building winning teams.







## **Derron Winfrey** President of ECS Prepaid Wireless

Mr. Winfrey is an underbanked and prepaid subject matter expert. He guided ECS, a leading provider of prepaid wireless load and top-ups, to over \$600mil in revenue from 9,800 locations while managing 160 salespeople. ECS processes over 18,000 transactions per day.



## **David Keys** Director

Mr. Keys began his career with Deloitte serving in the audit group. David was the Executive Vice President, CFO and member of the executive committee of the Board of Directors of American Pacific, a chemical company that was publicly traded on the NASDAQ for many years. He has served various boards including Wells Fargo Bank of Nevada. Mr. Keys is a Certified Public Accountant (CPA), Certified Valuation Analyst (CVA), Certified Management Accountant (CMA), Chartered Global Management Accountant (CGMA), Certified Information Technology Professional (CITP) and Certified in Financial Forensics (CFF).





## David Ansani, J.D. CHIEF ADMINISTRATIVE OFFICER (CAO)

Mr. Ansani has a background in legal compliance, negotiation, finance, due diligence and audit. David is a corporate expert specializing in administrative back-office accountability while assisting in general business compliance aspects including mergers and acquisitions. He earned a Master of Business Administration in Strategic Management/Organizational & Managerial Behavior from the University of Chicago and Juris Doctor from IIT/Chicago-Kent School of Law.



## John Mott Chief Technology Officer

Thirty plus years of software development experience which includes a diverse skill set including an early operating systems programming background in C/C++ and Assembler. For the last 15 years John has focused on web technologies, C#, .NET, MVC, MSSQL, PHP/MySQL, JavaScript, AJAX, JSON and JQuery with the most recent focus on Blockchain technologies, Digital Assets and distributed ledgers with regards to real world applications.



## Carter Matzinger President of Surge Logics, Inc.

Mr. Matzinger is a results-driven entrepreneur for over 25 years focusing on the online and mobile marketing industry. He holds a deep insight into the world of online marketing, including content development, emailing, social media, and performance-based marketing such as CPA, PPC, and CPI. Carter's has launched and deployed custom built software, led tech and marketing teams to grow different marketing verticals.

