

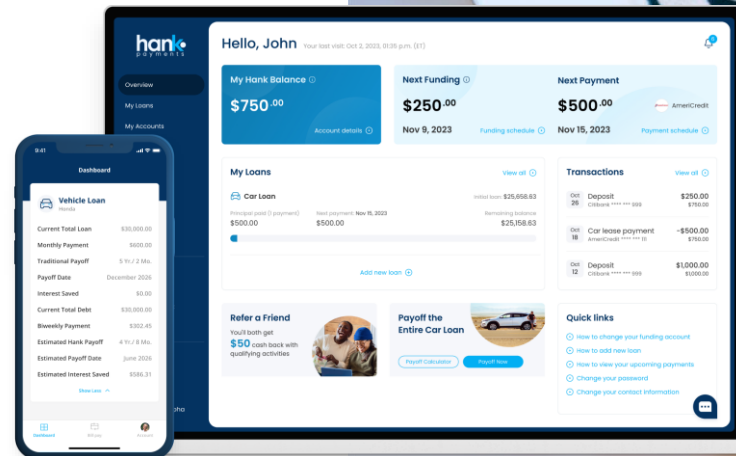


Corporate Presentation

Sophisticated Banking as a Service (“BAAS”) Platform

Modernizing the way payments and cash are managed through **tailored vertical market experiences**

April 2024



Disclosures

Cautionary Note Regarding Forward-Looking Information

This presentation contains “forward-looking information” and “forward-looking statements” (collectively, “forward-looking information”) within the meaning of applicable securities laws. Forward-looking information may relate to our future financial outlook and anticipated events or results and may include, but not limited to, information regarding our financial position, business strategy, growth strategies, addressable markets, budgets, operations, expected future financial results – including revenues expectations as stated herein, plans and objectives. In some cases, forward looking information can be identified by the use of forward-looking terminology such as “plans”, “targets”, “expects” or “does not expect”, “is expected”, “an opportunity exists”, “budget”, “scheduled”, “estimates”, “outlook”, “forecasts”, “projection”, “prospects”, “strategy”, “intends”, “anticipates”, “does not anticipate”, “believes”, or variations of such words and phrases or statements that certain actions, events or results “may”, “could”, “would”, “might”, “will”, “will be taken”, “occur” or “be achieved”. In addition, any statements that refer to expectations, intentions, projections or other characterizations of future events or circumstances contain forward-looking information. Statements containing forward-looking information are not historical facts but instead represent management’s expectations, estimates and projections regarding future events or circumstances. This forward-looking information and other forward-looking information are based on our opinions, estimates and assumptions in light of our experience and perception of historical trends, current conditions and expected future developments, as well as other factors that we currently believe are appropriate and reasonable in the circumstances. Despite a careful process to prepare and review the forward-looking information, there can be no assurance that the underlying opinions, estimates and assumptions will prove to be correct. Certain assumptions in respect of our ability to execute our growth strategies; our ability to retain key personnel; our ability to maintain and expand geographic scope; our ability to obtain and maintain existing financing on acceptable terms; currency exchange and interest rates; the impact of competition; the changes and trends in our industry or the global economy; and the changes in laws, rules, regulations and global standards are material factors and assumptions made in preparing forward-looking information and management’s expectations. When relying on forward-looking information to make decisions, we caution readers not to place undue reliance on these such statements and information, as forward-looking information involve significant risks and uncertainties and should not be read as guarantees of future performance or results, and will not necessarily be accurate indications of whether or not the times at or by which such performance or results will be achieved. A number of factors could cause actual results to differ, possibly materially, from the results discussed in the forward-looking statements, including, but not limited to, Hank’s limited financial history, the early stage of the business, operating in an industry populated with significantly larger competitors, dependence on management, rapid technology changes, and infringement of intellectual property rights. This presentation also contains financial outlook information including, but not limited to, the Company’s revenue outlook, potential revenue from near-term opportunities and potential revenue from the Company’s additional pipeline, all of which are subject to the same assumptions, risk factors, limitations, and qualifications as set forth in the above paragraphs. This financial outlook information was provided for the purpose of providing information about management’s current expectations and plans relating to the future, and for certain illustrative purposes. All forward-looking information and financial outlook information in this presentation are made as of the date hereof. Except as expressly required by applicable law, we assume no obligation to update or revise any forward-looking information or financial outlook information, whether as a result of new information, future events or otherwise. All of the forward-looking information and financial outlook information contained in this presentation are expressly qualified by the foregoing cautionary statement.

Who is Hank? •

- Hank is a diversified **Banking as a Service** Platform serving **U.S. and Canadian** markets.
- We focus on technology that modernizes **payments** and **cash/budget** management.
- Our platform improves **consumer** and **enterprise** cash flow, payment discipline and efficiency – while saving money.



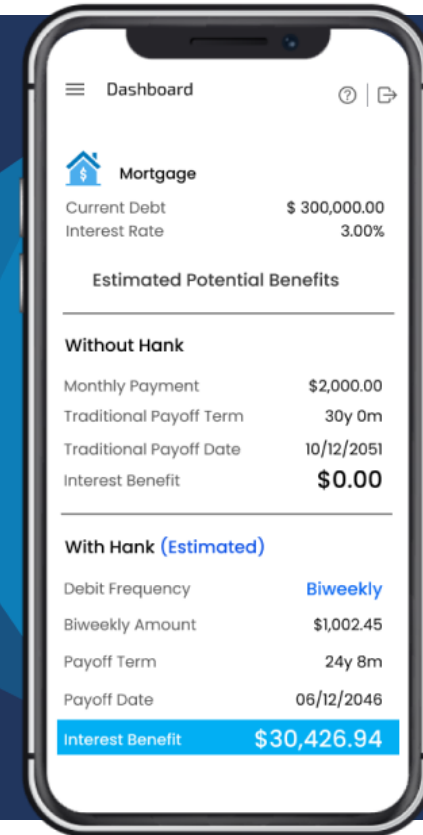
General Highlights

- **Over 300,000** consumer accounts have used Hank and all customers pay recurring fees
- **27% YOY revenue growth** for the second quarter ending December 31, 2023
- Gross Margins at **91%**
- Predicable LTV with **3-year+ average stick rate** with users managing only 1 payment
- **> US\$1B** in payments made since 2018 and **>US\$1B** of balances being managed today
- Within striking distance of cash and adjusted **EBITDA positive (CY2024/H2)**
- Canadian National License Agreement signed March 2023 (**\$6MM value**)
- US college agreements signed in the states of Texas and Oklahoma for Hank Education platform with multiple endorsements from associations representing **hundreds of colleges in the USA**
- January closing of \$480,000 from **strategic investors** for Hank Doors and Hank Equity Builder products

Budget and Cash Management .

We look at consumer debt, interest rates, principal, payments, cash 'in' and payment schedules then produce a personalized cash flow.

THEN, Hank executes the debits and credits on behalf of the consumer – keeping them on track of payments.



Dashboard	
Mortgage	
Current Debt	\$ 300,000.00
Interest Rate	3.00%
Estimated Potential Benefits	
Without Hank	
Monthly Payment	\$2,000.00
Traditional Payoff Term	30y 0m
Traditional Payoff Date	10/12/2051
Interest Benefit	\$0.00
With Hank (Estimated)	
Debit Frequency	Biweekly
Biweekly Amount	\$1,002.45
Payoff Term	24y 8m
Payoff Date	06/12/2046
Interest Benefit	\$30,426.94

Helping Consumers with cash management.

Hank automates cash management, budgeting and goal planning for consumers.

Whether consumers use Hank to stay on track with one loan and retire that loan faster, or they use Hank to manage all household payments and plan for retirement, savings – they receive tremendous value over time.

Consumers can build equity quicker and reduce interest costs and enjoy the convenience of their bills and loans being handled automatically on a personalized payment schedule that suits their cash flow.






Hank monthly cash management

S	M	T	W	T	F	S
25	26	27	28	1	Payday + Hank Debit	3
4	5	6	Bill paid by hank	8	9	10
11	12	Bill paid by hank	14	Bill paid by hank	Payday + Hank Debit	17
18	Bill paid by hank	20	21	22	23	24
25	26	27	Bill paid by hank	29	Payday + Hank Debit	31

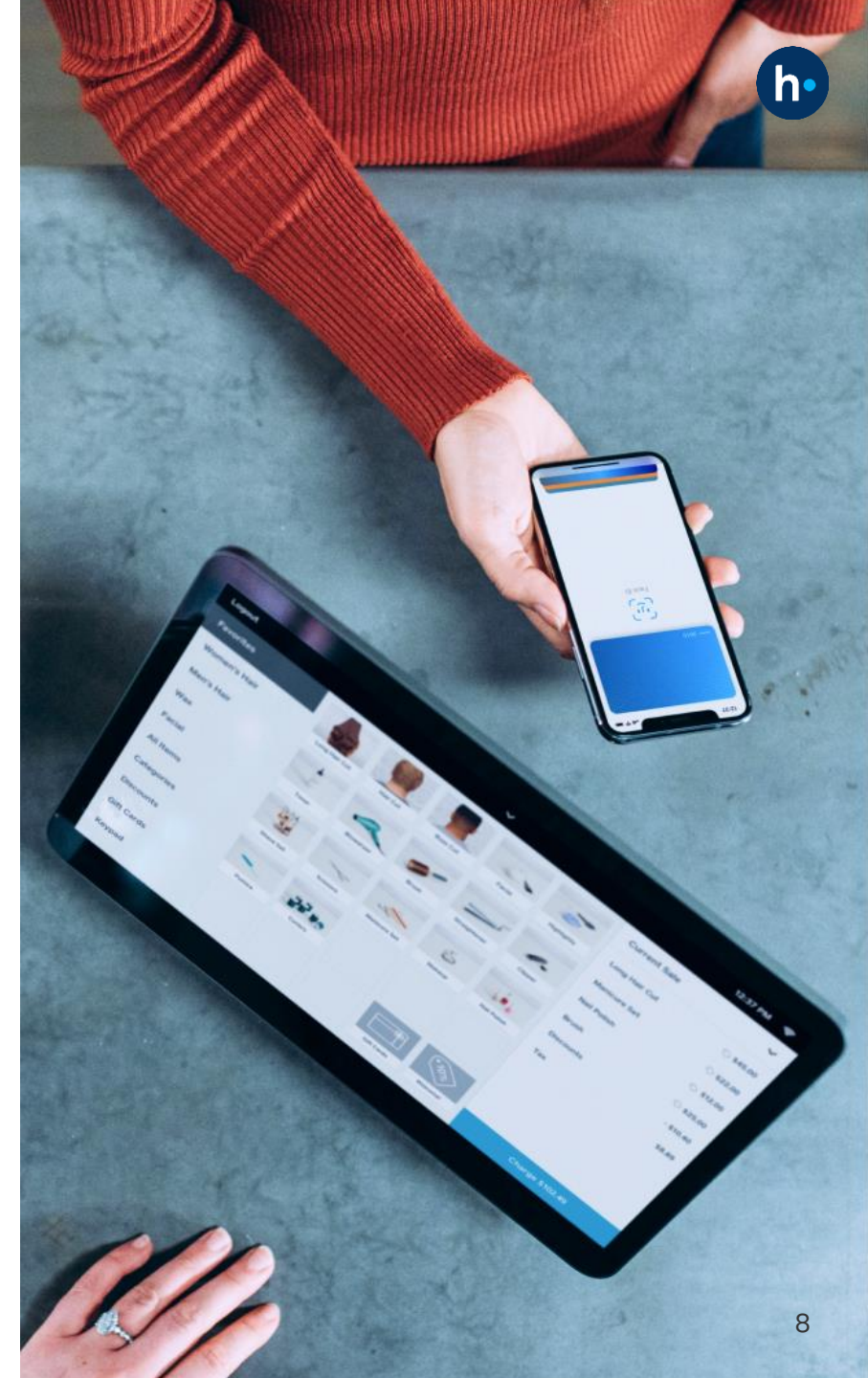
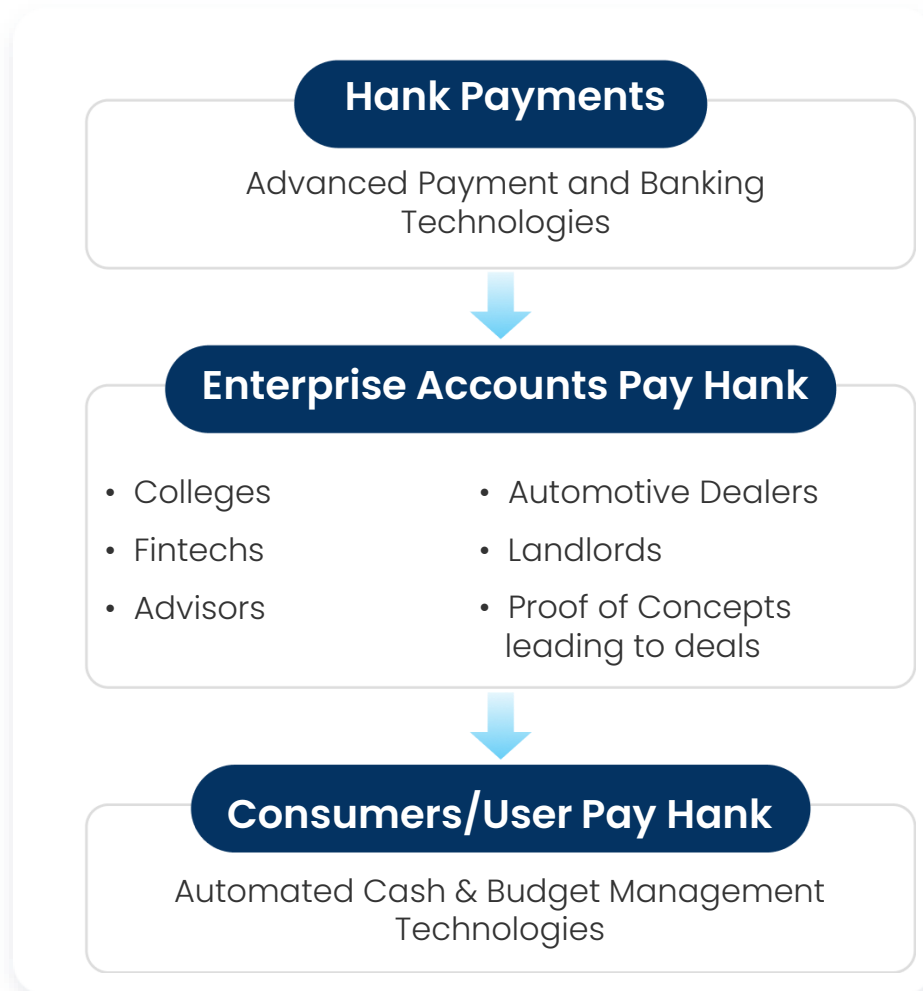
Our mission is to access consumers that are served by the enterprises that pay us to serve enterprises. This allows us to connect with the end consumers, avoiding high CAC while driving high margin licensing and processing fees over time.

Key Products.

Driving considerable *long term cash flow*

-  **Education** | **Five powerful products** that help students save for school, help schools collect tuition, help schools remit excess payments back to students, and help schools collect late tuitions.
-  **Automotive** | Powerful products that **help dealer customers pay down their vehicles quicker**, saving money.
-  **Fintechs, Banks & Lenders** | Powerful technology that adds revenue streams and drives customer stickiness to Fintechs, **helping paydown consumer loans**.
-  **Doors** | Unprecedented technology that **helps landlords recover cash faster** while letting tenants pick their payment plan to manage cash flows. Expected to launch in Canada in H1 2024.
-  **EquityBuilder** | Unique budget and cash management automation technology for consumers that **helps financial advisors monitor and manage cash flow** with their customers. Expected to launch in Canada in H1/2 2024.

Efficient Market Access/ Revenue Model.



Diverse Recurring Revenue Streams.

In production and generating revenue and growth



Education

Hank EDU

5 Products
Per Event Pricing



Consumers

Hank Household
& Auto

3 Products
Per Event Pricing



Fintechs

Hank Fintech

1 Product
Per Event + Licensing
Pricing

Engaging with Strategic Partners for 2024 Launch



Banks/Credit Unions

Hank for Banks

1 Product
Per Event + Licensing
Pricing



Financial Advisors

Hank Equity
Builder

1 Product
Per Event + Licensing
Pricing



Property Management

Hank Doors

1 Product
Per Event Pricing

Hank Banking as a Service Stack

Diverse partners already integrated.



Strategic Bank
Partner for
Processing



Strategic Bank
Partner for Deposit
Building



Major Developments .

In Market



Hank Fintech Licensing

\$2.0 MM per year minimum continues for 3 years

Total Contract Value is \$6.0 MM and cash starts flowing in CQ4 with guaranteed minimums.



Hank Auto

Significant year over year growth expected with rebound in auto sector.

Even with negligible marketing investment this sector continues to grow and deliver 90% margin.



Hank Education

Significant market size with many schools in transition.

Several schools contracting. Every 50 school's averages \$3.0 MM in sales annually. Over 700 schools are in our funnel and engaged via conferences.

POC Discussions Underway for 2024 Launch



Hank Doors

Very large market opportunity with meaningful contributions in CY2025

Strategic partners being pursued with good interest and visibility to deploy Hank's cash manager for tenants and landlords into the large rental market to improve returns on rental doors.



Hank Equity Builder

Strategic market opportunity with meaningful contributions in 2025

Strategic partners being pursued to allow investment advisors and financial advisors to use Hank to surface and manage cash flow for their customers.



Hank Deposit Generator Earns

Hank accrues debits/cash and domiciles them with local banks and is negotiations to earn interest on those deposits 100% to the account of Hank.

Calendar 2024 is expected to beat our best growth year by a significant margin

Strong revenue diversification expected by 2025

2023 Operational Highlights.

Through 2023 the company made significant progress in both growing revenue and significantly reducing the quarterly losses with a strong focus to achieving positive adjusted EBITDA while continuing to strike strategic deals that drive long term growth.

- March 2023, Hank announced the signing of a national technology license agreement with an initial term of three years comprising a minimum base revenue of \$5 million plus 22% maintenance for a total of \$6.1 million in revenue to be earned over the term. For the first quarter ending September 30, 2023, \$169,444 of licensing revenue was recognized representing one month of licensing revenue which will be reported and earned at a rate of \$508,332 per quarter going forward over three years, significantly increasing future revenue and earnings. [The December quarter reflected the entire \\$508,332 being recognized.](#)
- Most recent quarter ending December 30, 2023, saw the [adjusted loss declined by 71% to \\$141,000](#) and quarterly gross margins remaining strong at 91%.
- October 2023, the Company announced a partnership with Ingo Money to power instant disbursements initially for Hank's education platform ("Hank EDU"). Hank EDU includes a product called Fast Funds that enables seamless instant disbursements to students, saving time and money while enabling compliance with strict legal requirements around distributions of funds for students.
- Investment in expanding the Education EDU sales team yielded results with three new colleges signed in 2023 [and several launches underway](#); and
- Thirty-two new material Auto Dealership partners were added throughout 2023 contributing to a [39% surge in new customer enrollments](#) for the month of December in comparison to December 2022.

Subsequent to the December Quarter End.

- The company introduced two new product concepts to the market being Equity Builder and Hank Doors and found strategic partners to help penetrate those markets when the product is ready.
- The partners will also participate in the design and experience mapping aspects of the platform ensuring the best products hits the market.
- Those same partners invested approximately \$500,000 showing their confidence in the uptake of these products which are expected to be in the market in 2024.

December 2023 Quarter Key Financial Information.

- Revenue grew 27% to **\$1,919,499** for the quarter ending December 31, 2023, versus \$1,512,194 for the previous year
- Improved revenue diversification with **26% of revenue coming from Canadian licensing deal**
- Licensing revenue to be earned at **a minimum of \$508,332 per quarter** going forward over three years
- **Adjusted loss from operations improved by 71% to \$146,221** from the September quarter
- Gross margins remain strong at 91%.

<i>Quarter Ended</i> (CAD)	December 31, 2023 \$	September 30, 2023 \$	June 30, 2023 \$
Total revenue	1,919,499	1,581,419	1,403,518
<i>Growth Rate</i>	21%	13%	-3%
Cost of sales	174,086	171,236	171,128
Gross Profit	1,745,413	1,410,183	1,232,390
<i>Growth Rate</i>	24%	14%	-4%
Operating expenses	1,891,634	1,917,980	1,913,268
Adjusted loss from operations (1)	(146,221)	(507,797)	(680,878)
Adjustments:			
Stock based compensation	(35,002)	(141,115)	116,400
Amortization of Intangible Assets	(69,893)	(63,139)	(56,469)
Total Adjustments	(104,895)	(204,254)	59,931
Loss from operations	(251,116)	(712,051)	(620,947)
Net Income (Loss)	(285,549)	(782,574)	(1,389,753)
Comprehensive Income (Loss)	(180,370)	(876,182)	(1,299,929)
Cash Collected from Fees	1,220,089	1,241,804	1,220,889
<i>Growth Rate</i>	-2%	2%	5%

(1) This is a non-IFRS measure. Please refer to "Non-IFRS Measures" in the MD&A for the definition and reconciliation of this measure

Key Financial Information – Annual Results

(June 30, 2023 Fiscal Year end)

- Gross Margin expanded approximately \$500,000 YOY and held at 89%.
- Operating expenses fell by approximately \$800,000 YOY.
- Revenue expanded to \$5,909,372 FY2023 for 11% growth.
- Cash collected from fees expanded to \$5,140,813 in the year.
- Adjusted annual EBITDA loss decreased to \$1,814,056 in FY2023 from \$3,072,185 for FY2022.
- Loss from operations decreased to \$2,567,169 in FY2023 from \$11,553,568 for FY2022.

<i>Year Ended</i>	June 30, 2023	June 30, 2022
<i>(CAD)</i>	\$	\$
Total revenue	5,909,372	5,342,765
<i>Growth Rate</i>	11%	22%
Cost of sales	637,290	590,541
Gross Profit	5,272,082	4,752,224
<i>Growth Rate</i>	11%	28%
Operating expenses	7,086,138	7,824,409
Adjusted loss from operations (1)	(1,814,056)	(3,072,185)
Adjustments:		
Stock based compensation	(550,405)	(5,428,928)
Listing expense	0	(1,397,527)
Transaction costs	0	(1,275,048)
Amortization of Intangible Assets	(202,708)	(152,018)
Restructuring Costs	0	(227,862)
Total Adjustments	(753,113)	(8,481,383)
Loss from operations	(2,567,169)	(11,553,568)
Net Income (Loss)	(3,486,752)	(11,433,319)
Comprehensive Income (Loss)	(3,593,793)	(11,564,783)
Cash Collected from Fees	5,140,813	5,049,882
<i>Growth Rate</i>	2%	9%

(1) This is a non-IFRS measure. Please refer to "Non-IFRS Measures" in the MD&A for the definition and reconciliation of this measure

Next 12 Months .

Goal 1



Sign POC's and launch new channels
(**Doors** and **Book Builder**)

Goal 2



Sign banking deals to **earn interest on deposits** in transit

Goal 3



Add schools to Hank Education

Goal 4

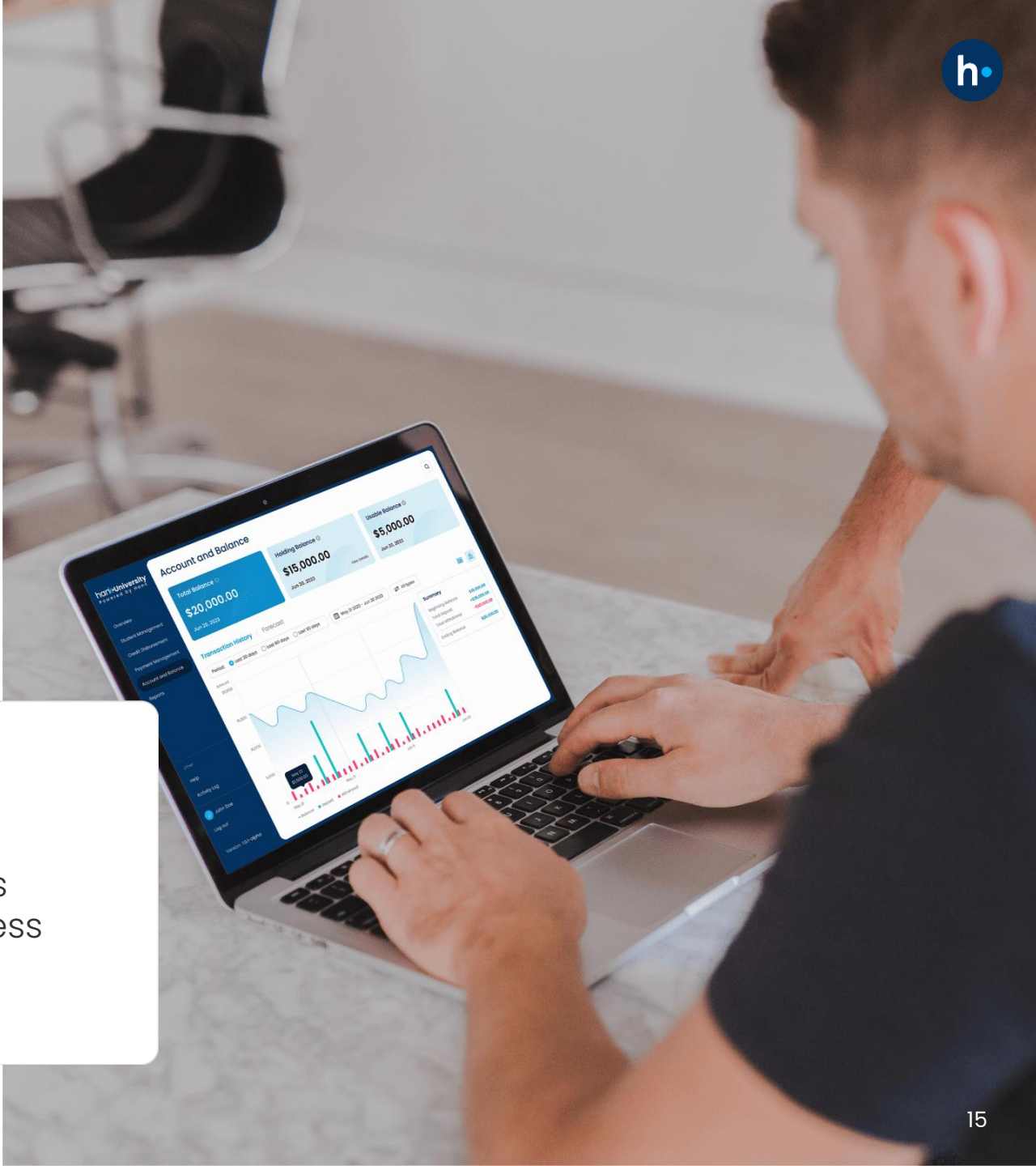


Cash flow and **EBITDA** positive

Goal 5



Elevate investors awareness



Capital Table



TSXV: HANK		February 16, 2024
Initial Basic Shares out with Shell corp. – excluding Capital Raise		66,877,068
Raise @ \$1.00 per share at C\$70 MM pre money valuation		3,142,500
<hr/>		
Exercise of options, warrants and RSUs since IPO		1,129,083
Conversion of Convertible Debt		2,000,000
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Basic		73,148,651
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Warrants @ C\$0.25 ¹		2,666,400
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Options @ C\$1.00 strike		1,383,333
Options @ C\$0.10-\$0.15 strike		3,305,833
Restricted Share Units (RSU)		6,195,084
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Outstanding Convertible Debentures @ C\$0.075/share		27,253,333
Outstanding Convertible Debentures @ C\$0.085/share		5,882,352
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Convertible Debenture 1/4 Warrants @ C\$0.10 (2yr) ²		6,865,902
Convertible Debenture 1/2 Warrants @ C\$0.10 (2 yr) ³		3,226,828
<hr/>		
Fully Diluted		129,927,716

1- expire June 2024. 2-expire 2024 and 2025. 3-expire 2026

Appendix.

Management

Proven leadership team



MICHAEL A. HILMER

Chairperson and
Chief Executive Officer

As Chairperson and CEO, Mr. Hilmer brings 30 years of banking, SaaS technology, fintech and lending experience to the company. Having raised over \$1B in debt and equity for past ventures that became dominant market players within two years of launch, Mr. Hilmer has an eye for opportunity in the application of advanced banking and technology for the betterment of consumer lives.



JOHN CERNY

Head of Strategic Partnerships &
Chief Compliance Officer

Mr. Cerny has over 20 years of experience working in the US Banking sector with such roles as Chief Compliance Officer, Chief Operating Officer and most recently President of a Texas based bank. Mr. Cerny's experience and network opens Hank to such channels as student tuition, military, hospitals and credit unions while at the same time having the Company benefit from his regulatory and compliance background.



ASHISH KAPOOR

Chief Financial Officer

As former Senior Vice President at Macquarie Capital Markets Canada Ltd., Mr. Kapoor was responsible for the Canadian telecom, media, entertainment and technology investment banking and principal investing group. During his 10 years at Macquarie, Mr. Kapoor completed in excess of \$3 billion in successful principal investments.



JIM BOTTRELL

Senior Vice President
Technology & Operations

As SVP, Technology and Operations, Mr. Bottrell has over 20 years of professional experience in SaaS, Business Process Re-Engineering and Technology Integration and Support. A business leader with extensive experience in business process workflow, solutions delivery and team and vendor management.

Proven leadership team



PATRICK FERGUSON

Vice President Technology

Mr. Ferguson brings over 20 years of experience to Hank, highlighted by delivering stable, scalable solutions in the telecom, financial and gaming industries. Mr. Ferguson is a veteran system architect, designer and software developer with a strong talent for identifying and implementing innovative technology solutions that align with the business objectives and corporate goals.



JASON EWART

Director & Executive Vice
President Capital Markets

Mr. Ewart is a corporate director who was the co-founder and the former Chief Executive Officer and Chief Operating Officer of Fountain Asset Corporation from 2003 until October 2017. Mr. Ewart is a Director of Denver based Attorneys Title Guarantee Fund Inc., Toronto based Marathon Mortgage Corp. and Chairperson for the non-profit Northumberland Community Futures Development Corporation.



MEGAN HOWELL

Senior Vice President & General Manager
Consumer Engagement and Automotive Channels

Ms. Howell brings Hank over fifteen years of automotive business development, marketing and operations experience. Her experience in the automotive industry provides her with the knowledge and insight necessary to understand dealership operation models, effectively building plans to maximize sales goals.



DAVID RIGGS

Senior Vice President
Business Development

Mr. Riggs has over 20 years experience working in the US banking sector including most recently as EVP of Business Development for a Texas based bank, specifically within the area of student and college campus products and services. His role at Hank Payments includes leading the Company in the student and college tuition payment management channel.

Board of directors



MICHAEL A. HILMER

Chairperson and
Chief Executive Officer

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TIMOTHY FARLEY

Independent Director

Mr. Farley is a venture investor and a serial entrepreneur. He is currently the CEO of North Columbia Holdings, a multi-strategy development platform servicing the rapid growth cannabis industry. He has been CEO of Shasta Gold Corp since April 2016 and is a member of its Board of Directors since 2010. The venture-backed companies in his investment portfolio have secured financing from leading VC firms such as Accel, NEA and Lerer Ventures.



JENNIFER FALLON

Independent Director

Jennifer Fallon, CPA,. Founder of JFALLON Strategy & Finance. Mrs Fallon was formerly the Chief Financial Officer at Tour24, Inc., the leader in self-guided touring in the multi-family industry. With more than 20 years of finance and accounting experience, she a serial entrepreneur with a strong background in start-up business, sales & marketing and financial analysis. Jennifer began her career at Deloitte where she focused on high-tech and manufacturing clients. Jennifer received her Bachelor of Science in Accounting from Providence College.

Thank you.

For more information, please reach:

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