



TURBO Charging TRANSACTIONS

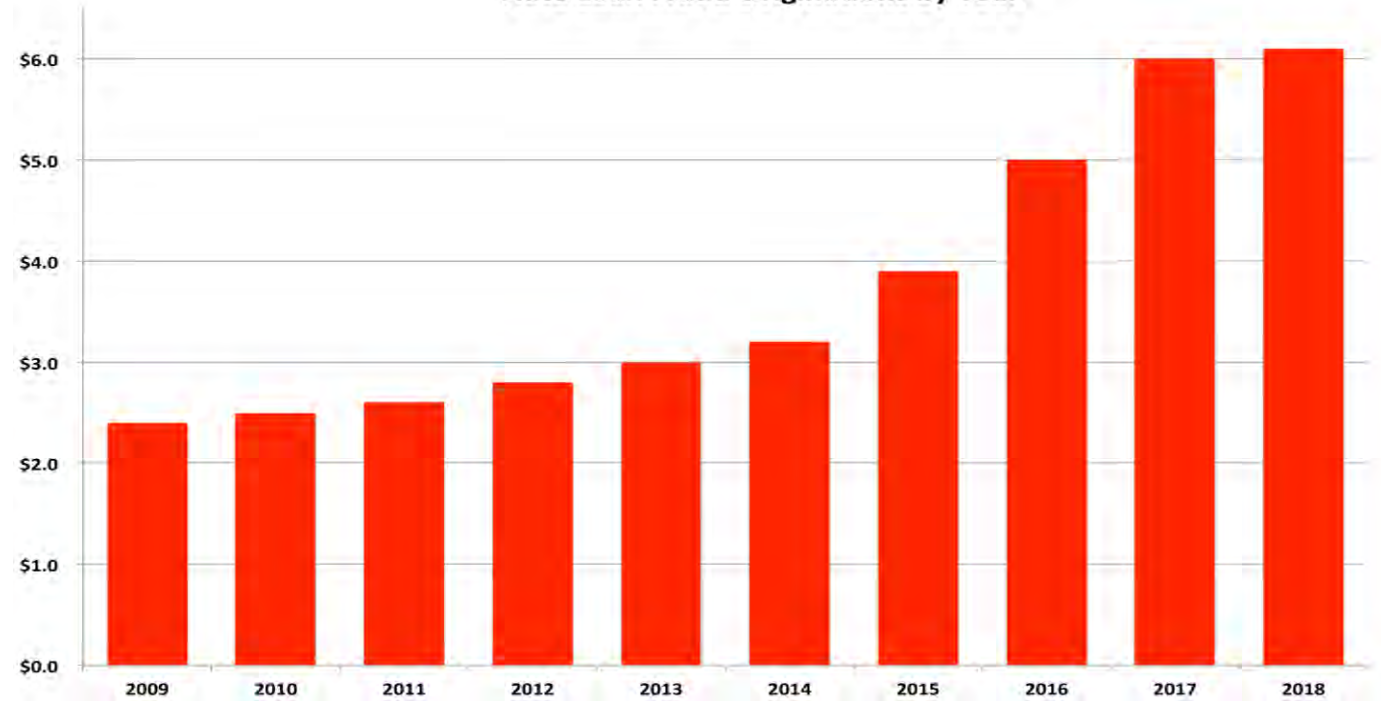
The Problem

Fraud + Paper

= Friction



Auto Loan Fraud Originations by Year



\$6+ Billion *Cox Automotive



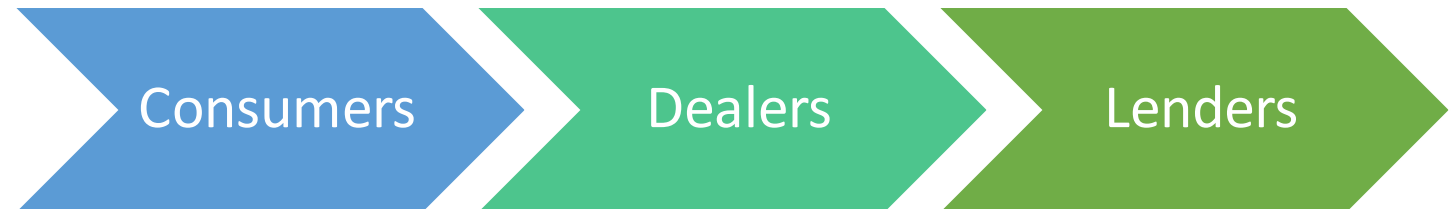
The Solution



TurboPass

Transforms the **VALIDATION** of Identity,
Income & Employment

*removing FRICTION, FRAUD
AND PAPER! for*



The Process



DEALER Invites BUYER VIA TurboPass Portal (1 Min)

Mobile	Secure	Fast
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BUYER Links Via Mobile/SMS(2 Min)

Identity	Bank Statements	Employment
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DEALER Receives Report Via Portal (1 Min)

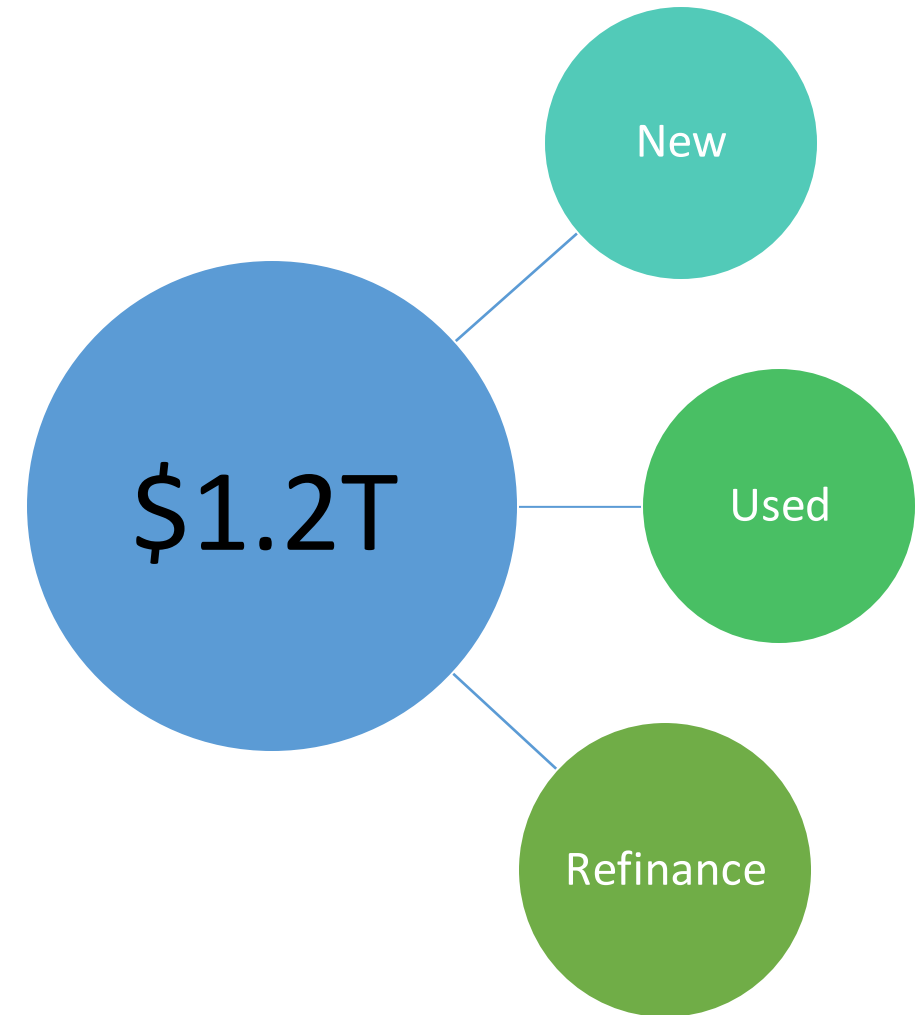
UNIQUE REPORT TOKEN Issued	Sharable to Lender(s)	TRUSTED by Lender(s)
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Market Opportunity



1.2 Trillion
58 Million Cars Sold in 2018

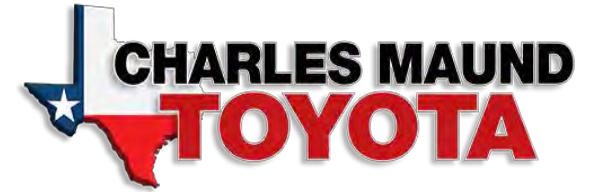
US
AUTO
Market



Traction



Dealers



Lenders



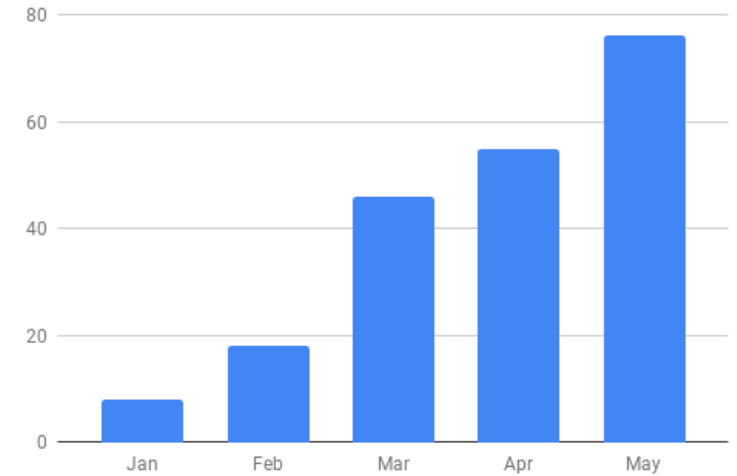
Westlake Financial Services®



Traction

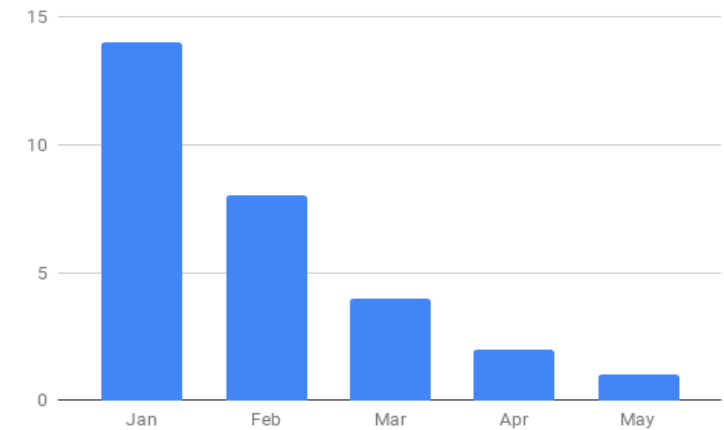


Dealer



45% increased MoM Report "Pulls"

Lender



Reduced Validation time for Self Employed from 14+ days to less than 1 day



Westlake Financial Services®

SAAS Business Model



SUBSCRIBERS

Auto dealers purchase reports and share TOKEN w
Lenders who pay for access to data / PDF output.

Investors pay for use as an audit tool

Rating agencies would pay to measure/price ABS pools

Consumers Use as a “pre-shopping tool” like Carfax

NOTE: 2 Patents Pending for:

CONSUMER-AUTHORIZED CONTROLLED DISTRIBUTION OF
TRUSTED SOURCE DATA

Competition



INFORMED

- Lender (trailing docs) Solution
- Focused on OCR paper imaging Tech
- Founders FCRA/Lending Experience Limited
- Pivoted Startup backed by Magdalena Yesil



- Direct Lender Focus (No Dealer Strategy)
- Founder Served Jail Time for Tax Fraud
- Low Cost – Low Service – Low Quality
- No Product Support

EQUIFAX

- Massive Data Breach 2017
- Great Distribution
- Lacking R&D or Product Innovation
- 100% B2B
- Damaged Trust Brand

Use of Funds



Raising Seed Round Up to \$1.5MM



Leadership Team



Michael Jarman

Co-Founder & CEO

32 Year Auto Finance Veteran
Early Sales Team at CapitalOne
Santander Consumer – VP Regions Bank
Board – Let's Play! Sports Inc.



Kenneth Jarman

Co-Founder & COO

Finance Leader with Group1Automotive
Co-Founder Sierra Motors
Co Founder Sierra Acceptance



Jude Samson

Chief Technology Officer

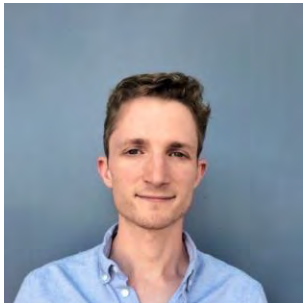
Custom Solutions Architect Since 1991
Founder Online Agency
Co-Founder-RFMX



Zahid Kassem - CFE

EVP - Business Development

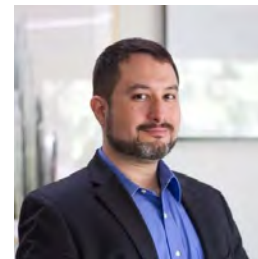
SVP - Santander Consumer USA
Director – Fraud Risk Management at ALLY
Sr Director – Enterprise Risk – NetSpend



Josh Dockery

Director – Product Development

Chief Product Engineer - PHAROS
10 Years Experience PHP, Ruby, AWS,
Databases, Linux Administration



Andrew Polito - MBA

Fractional CFO – The Ronin Society

Co-Founder The Ronin Society
Co-Founder Saas Based Proximity Learning
(exit 2019)

Advisors



Dave Prescher

Strategic Advisor - Auto Finance

- President - CRB Auto
- EVP WFS Financial
- National Sales Manager - SixthGear



Travis Brodeen

Founder MVP Institute

- CoFounder - NewChip
- Over 115,000 users
- Developed NC Crowdfunding App



Claire Weber - MBA

Advisor – Data Aggregation

- Former COO @ FormFree
- FannieMae Day1 Certainty Vendor
- Rocket Mortgage Pilot



Shaun Martin

Technology – Scale – HR/Dev Mentor

- Founder Rebase
- Member 10X Factory
- Former Director Software Development UShip.com



Craig Thompson - JD

IP/Patent Counsel – Advisor

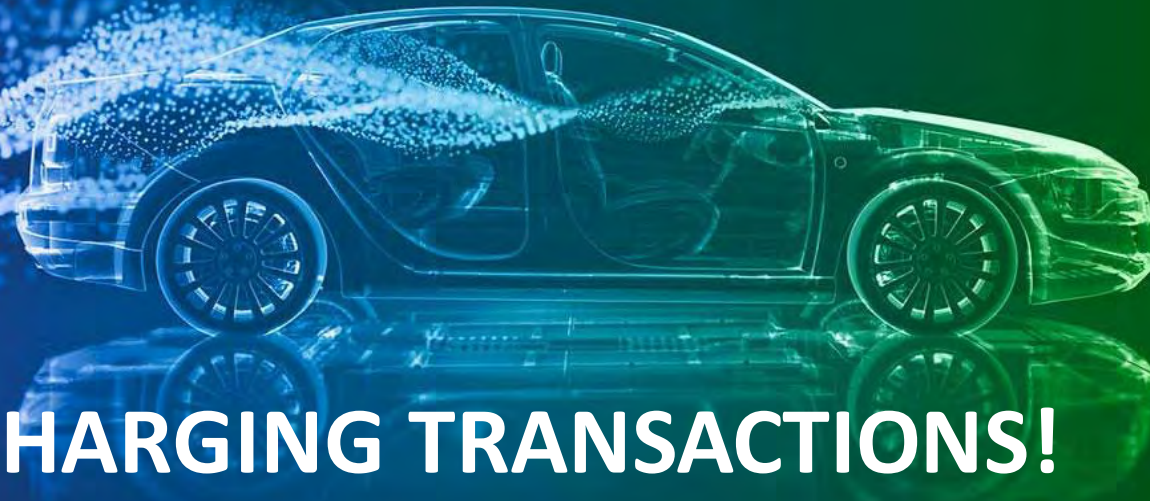
- 2 Patents Pending - TurboPass
- 1 Software Utility 1 Process (GUI)



Rebecca Kuhn

Compliance Counsel

- Partner – Hudson Cook LLP
- Asst. Director Federal Trade Commission
- Sr VP Compliance Counsel – CoreLogic



TURBOCHARGING TRANSACTIONS!

Contact Zahid Kassem or Mike Jarman

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