

California Mobile Wallet

for the Undocumented & Homeless



Pilot: CRV Electronic Payments

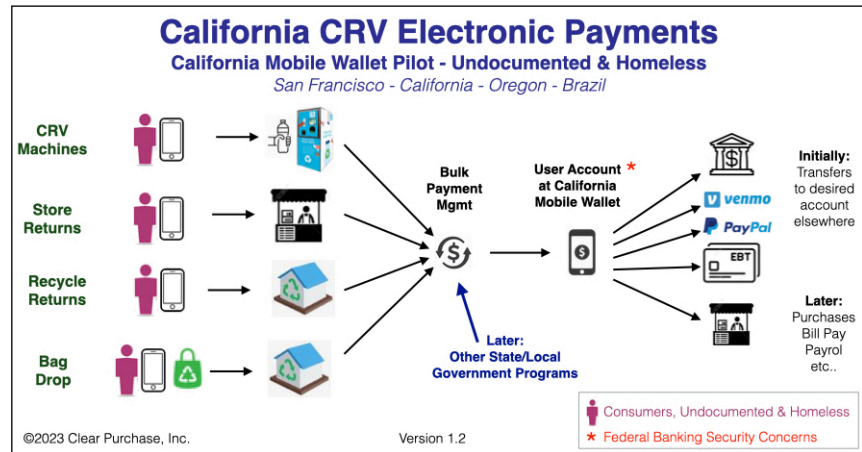
Private Public Partnership

California: Lead by Example

- Decision: Electronic CRV Payments an Option
- Controlled by California, Test in San Francisco

Clear Purchase: Payment Expertise

- Build California Mobile Wallet System
- Build Bulk Payment Management System
- Connect: Recyclers, Stores, Machines, etc..
- External Payments to User Accounts Elsewhere
- Compliant: Federal Banking Security Standards



Current California CRV Program:

27 Billion Bottles & Cans sold/year = \$1.8 Billion Collected
70% Redemption = \$550m Unclaimed
No Longer Easy/Convenient

Undocumented Don't Trust the Banks

Federal KYC Regulations & Reporting

Fear of being Deported

Phase 2: Undocumented & Homeless

With Private Equity Matching Funds

California: Innovate for the World

- Anonymous Accounts - no Federal Reporting
- California Guaranteed Deposits (no FDIC)
- Promote to Undocumented & Homeless
- Streamline: Other State/Local Benefit Programs
- Revenue Generation - Self Sustaining
- Example for rest of the World

Clear Purchase: Interoperability

- Anonymous Transactions (patented)
- Connect to Payroll Companies & Employers
- Connect to Billers with Auto Bill Pay
- Challenging: Connect directly to Merchants
- Bonus: International Remittances to LatAm.

2.6 Million Undocumented in California

- Have families, homes, jobs, cars, phones, ...
- Everything done in Cash
- Payroll -> Check Cashing companies
- Unable to get a Bank Account or Credit/Debit Cards

California offers Undocumented:

Anonymous Accounts - no Federal Reporting

Able to Get Paid & Pay Bills Electronically

Usable at Merchants and Restaurants

International Remittances to Family in LatAm

A Wallet they can Trust



Nick Brown

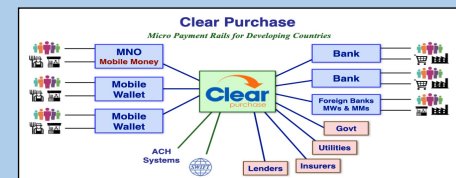
Uniquely Qualified

Technical Expert Payment Infrastructure

- Built Visa's Global Debit Card System (1996)
- Written Data Security Standards for the Payment Industry
- Written Patents around Secure Payment Networks
- Author: [Payment Infrastructure Glossary™](#)



- Unique IP: System/Transaction security
- Pilot being arranged for The Bahamas
- Possible Cal Wallet for Undocumented
- Quick expansion into Latin America
- Simultaneous expansion into Africa



Clear Purchase

Secure Payment Switch
10¢ Micro-Purchases
Integrated Dispute Resolution

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