

TC GROUP OF COMPANIES INC.

Company Overview



Where **Marketing** Meets **Payments**

YOUR TRUSTED PARTNER

Where Technology Meets Loyalty

Our Mission

Tru is dedicated to revolutionize how companies engage with financial technology, by offering tailored solutions that achieve operational excellence, and drive sustainable growth. Through lasting partnerships built on trust and security with businesses, banks and payment processors, we empower clients to thrive in the digital landscape.

Our Vision

To empower businesses and drive growth by revolutionizing the payment landscape through innovation and dynamic payment solutions. Our unique loyalty and payments platform enables companies to easily launch, customize, and manage multiple reward, incentive, payment, or loyalty programs with increased speed and flexibility.

7M+ Cardholders
21M+ Cards Issued
27+ Countries Served
3B+ Payment Transactions*

OUR PARTNERS



OUR CLIENTS



A VERSATILE SOLUTION

Tailored for every industry

Transportation

Streamline fare payments for seamless commuter experiences.

Airlines & Travel

Reward customers and agents with exclusive travel incentives.

Timeshare

Drive sales with tailored prepaid tour incentives, referrals and owner rewards.

Tourism

Promote tourism and drive local spending with geo-fenced promotions.

Public Sector

Deliver instant, touch-free funds to those in need at a lower cost.

Military

Support active personnel, veterans, and families with exclusive benefits and rewards.

Hospitality

Readily disburse tips, wages or incentives to staff and set automatic loading.

Automotive

Drive customer retention with rebates, seasonal rewards, and test drive incentives.

Retail

Boost sales with cashback on purchases and exclusive member discounts.

Energy & Environment

Foster sustainable practices with rebates for purchases or participation in programs.

Technology

Enhance engagement with dynamic rewards for reviews or referrals.

Real-Estate & Development

Simplify card issuance, manage cards, and track orders in one place.

ONE CARD, COUNTLESS USES

An application for **every need**

Incentives

Boost performance with customizable incentive prepaid cards for on-the-spot rewards and performance bonuses.

Employee Recognition

Reward achievements with recognition prepaid cards for milestones and anniversaries.

Loyalty

Drive customer loyalty with loyalty prepaid cards for point accumulation, exclusive discounts, and cash-back rewards.

Payments

Simplify transactions with payment prepaid cards for purchases, bill payments, and salary disbursements.

Expense Management

Control spending with real-time reporting from expense management prepaid cards for travel, supplies, and operational costs.

Disbursements

Facilitate quick fund disbursements with disbursement prepaid cards for refunds, grants, and relief payments.



LET'S GROW TOGETHER



Our Competitive Edge

Industry Trends

- In a cashless society, focus on innovation through NFC, mobile apps, and digital loyalty & incentive products.
- Address risks and barriers: constant evolution that requires due diligence on clients, enhanced fraud monitoring, AML compliance, and security tools
- Robust compliance framework for onboarding, KYC, and risk assessments.
- Proprietary solutions ie. TruPlatform, Tru Reporting Dashboard, Customizable portals, mobile apps and more.

OUR EDGE:

- Building on our tailored loyalty and incentive solutions.
- Maintaining strong partnerships and proprietary technology platforms.
- Continuous adaptation to the evolving technological environment ensures our company stays ahead of emerging competitors.

Tailored Solutions

Scalable Programs

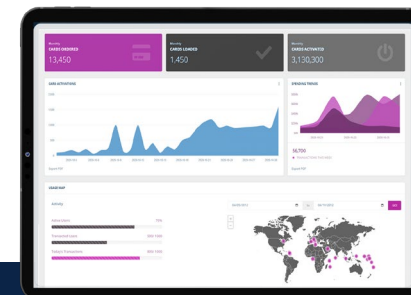
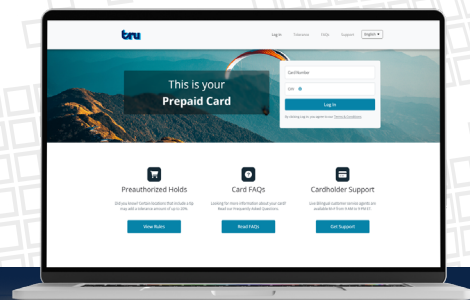
Technology Excellence

Compliance and Risk

Client Support

INNOVATIVE, CUSTOMIZABLE PAYMENT SOLUTIONS

Product Portfolio



Prepaid Cards

- Generic OR Customized
- Physical OR Virtual
- Reloadable OR Non-Reloadable
- Open OR Closed Loop
- EMV OR Magstripe

Web Portals & Platforms

- Quick and easy web-based login
- View balances and transactions
- Customizable look and features
- Detailed reporting

Mobile Applications

- Fully customizable options
- Real-time transaction history
- Advanced security features
- In-house development

Data Insights

- Extensive suite of existing reports
- Track cardholder spending
- Advanced filter functions
- Real-time, in-depth insights

PROPRIETARY TECHNOLOGY

Our Technology



Omnichannel Account Access

Access your account 24/7 online or via our mobile wallet applications.

Customized Platforms

Our customized platforms enable companies to launch and manage programs quickly via any internet connected device.

Advanced Reporting

Detailed interactive reports provide real-time, in-depth insights into merchant spend and location by campaign, date range etc.

Points to Cash Loyalty

Offer points for any type of user behaviour, then convert them to cash instantly for spending with your linked card.

WALLET PRODUCTS

The All-In-One Super App*

Create unique experiences, extend payment access, enhance loyalty, and more with an all-in-one mobile solution, tailored to your brand.

*App feature availability may vary by program type, location, and sponsoring bank



[DEMO THE APP](#)

Bank-grade security and features:

- View card balance and transaction history on the go in real-time
- Lock your card if it is lost or stolen
- Access your account via biometric scan or Face ID
- Earn and convert points on your card quickly and easily
- Access prescription savings at 75,000 US Pharmacies
- Google and Apple Pay available

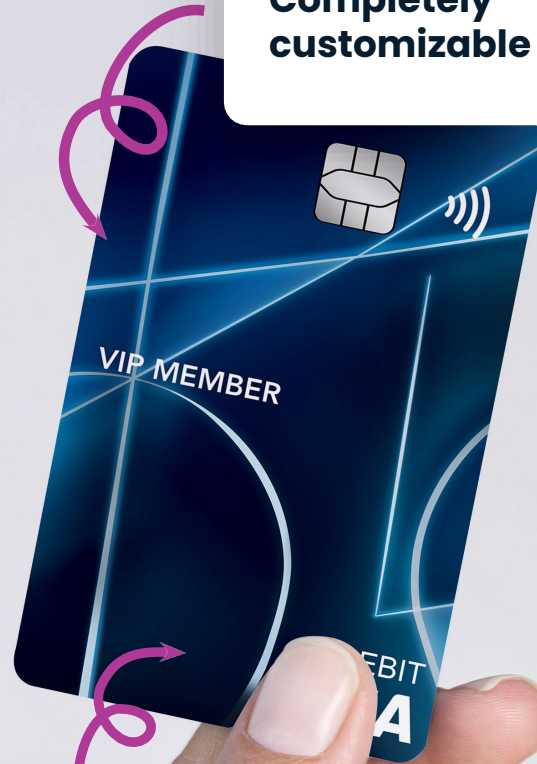
CARD ISSUANCE

Everything you need **in** **one place**

Create, issue and manage virtual and physical card programs with ease. Reduce costs, increase efficiency, and offer personalized experiences your employees and clients will love.

**Accepted at millions of
locations worldwide**

**Completely
customizable**

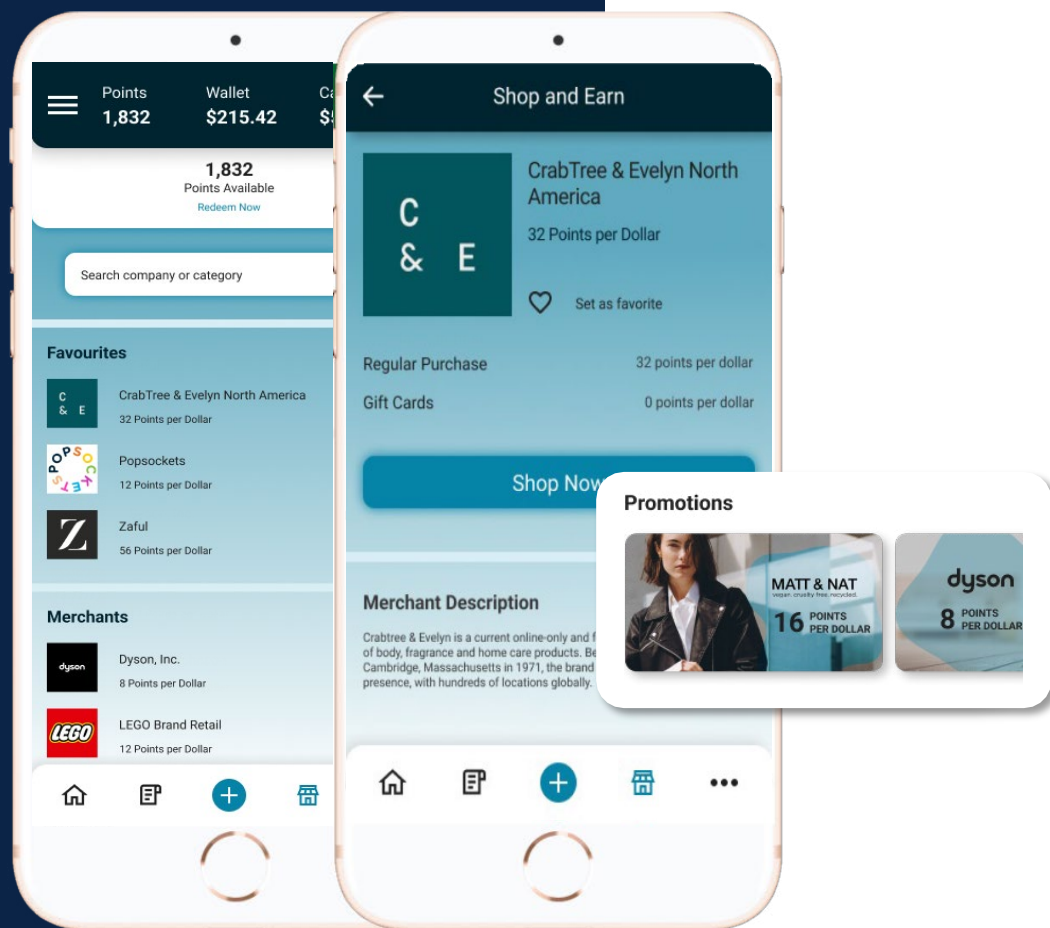


Fully Customized – Create branded virtual or physical card programs in a flash.

Millions of Uses – Pay and reward staff, consumers, or vendors with our customized digital solution.

Flexible Features – Control where cards can be used with dynamic spend controls by geo location, MCC Code, and more.

Universally Accepted – Globally accepted cards give recipients more flexibility, with no need for a bank account.



[View Interactive Demo](#)



A COMPLETE SOLUTION

Points-to-Cash Loyalty

Act > Earn > redeem

1 | Shop

Users can earn points for any type of behavior, purchase activity, interaction and more.

2 | Earn

Users accumulate point in their mobile wallet, directly onto their linked Visa® Prepaid Card.

3 | Redeem

Once converted, points can be spent like cash using their linked Prepaid Card.

STREAMLINE PAYMENTS

Virtual Cards

Deliver cards via email.
Issue thousands of virtual cards in seconds.

Facilitate the customer's online shopping experience by making it safer and more convenient for them to make purchases.

Core features including:



Send gift cards
instantly via email



Quick launch time,
Great for seasonal
promos



Designed for **online**
purchasing

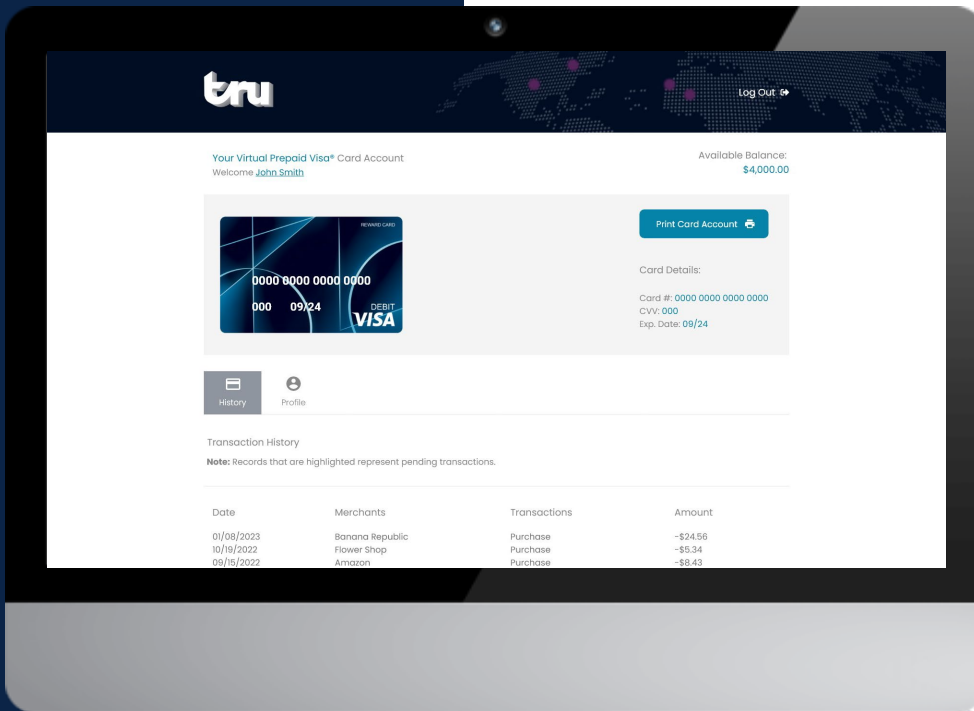


Fully customized
with your branding

*Reloadable by Corporate ONLY

**NO ATM (Cash Access)

[View Interactive Demo](#)



THE TRU ADVANTAGE

Benefits for your Company & Cardholders



**Reduce overhead,
increase efficiency,
and build loyalty with
easy-to-use options**

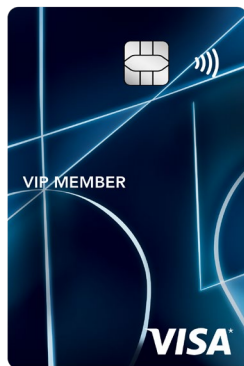


**Single provider for all
of your needs**



**Easy to manage online
payment platform**

**Offer bonuses,
outstanding
achievement awards,
incentives, and more**



**Increase security
and visibility**



**Incentivize guests
and staff with easy-
to-use digital
rewards**



**Save time and
money**



**Lock your card if
it is lost or stolen**



**Immediate funds
availability**

A hand holding a blue Visa debit card over a payment terminal. The card displays the text "VIP MEMBER", "4000 1234 5678 9010", "12/10/25", and "VISA Debit". The terminal is black and has a small screen. The background is a light blue wooden surface.

OUR SERVICES

Full Suite of In-house Services

At Tru, we provide our clients with the tools they need to create a seamless and more profitable experience. We scale programs using industry-leading expertise and a host of in-house services.

- Dedicated program consultation, fulfillment, marketing and client support.
- Decades of experience in development and integration with customizable platforms based on clients requirements.
- Fraud monitoring, KYC collection and AML compliance are included.



Strategic Partnerships

We believe in the power of collaboration to drive growth and innovation in the financial industry. We are actively seeking strategic partnerships with banks to expand our reach and offer comprehensive solutions to our clients.

Technology & Innovation

Our proprietary technology platform delivers seamless and secure payment solutions, featuring:

- API integration capabilities for easy integration with existing banking systems
- Real-time transaction processing
- Omnichannel account access
- Advanced reporting

OUR PARTNERS



PAYMENTS | BANKING



arroweye®



Digital
Commerce
Bank



Good
Family
Life



J E R N E

Why Companies Choose Tru

Industry Leading Experience

We are a forward-thinking, technology-agnostic payments solution provider with over 30 years of experience across various industries, including retail.

Competitive Pricing Model

Our pricing model is structured to accelerate ROI, providing **up-front advantages and benefits** on card loading based on volume (negotiable).

Fully-Customized Platform

- Control where closed-loop cards can be used by MID, MCC Code, or ZIP Code
- Load cards easily via card number, proxy number, barcode or QR code
- Customize look and feel, platform features, delivery options, access levels, mobile applications, cardholder web portals, and loading platforms
- Complete platform **customization with in-house development** from reporting to UI (subject to additional costs)

Partners / Integration

- Easily **integrate with third party partners** for kiosk and online delivery with customizable API Development. Track and manage orders from third party partners
- Replace multiple partnerships through a single integration
- Established relationships with partner banks and processors enable unique compliance flexibility

Built for Exponential Growth

Our Mission

- To become a **worldwide leader in providing comprehensive solutions for businesses** in Digital Banking and FinTech.

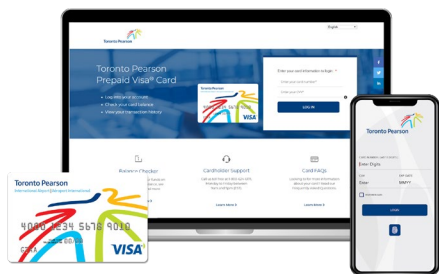
Objectives

- Leverage **expertise in B2B payments** to provide viable solutions that addresses our clients' needs.
- To **continuously improve** to provide seamless, secure, and innovative payment solutions.
- To revolutionize payment ecosystem to make transactions **effortless, accessible, and inclusive** for all.

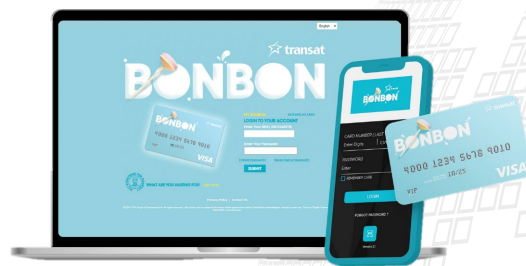
Key Factors

- **Innovative technology** is our core competency.
- Successful organization monetizing products and brands in the new Digital World.
- Operational synergies and **expert leadership across technology, media, and financial** segments.
- **Strong growth outlook** for travel, government payments, veteran support, retail, energy, telecom & digital banking to enable seamless and secure payments everywhere

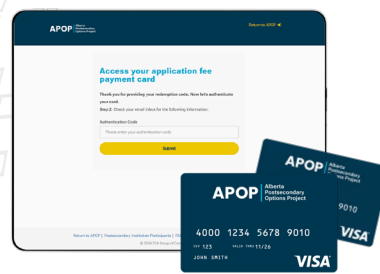
CLIENT PROGRAMS



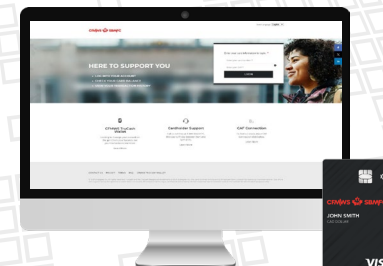
Toronto Pearson: GTAA
Incentive Program



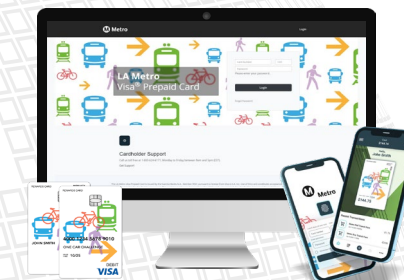
Transat- Bonbon
Rewards/Incentive Program



Alberta Post-Secondary Project (APOP)
Incentive Program



Canadian Forces Morale and Welfare Services (CFMWS)
Expense/Rewards Program



LA Metro
Transportation Program

PROGRAM SOLUTIONS

Expense Management

Disbursements

Payment Products

Incentive

Loyalty

Rewards

CLIENT INDUSTRIES

Transportation

Tourism

Public Sector

Charities

Property Management

Travel

Timeshare

Military

Automotive

Hospitality

Real Estate

In Development

Tru Talk™ Mobile

Incentives for positive behaviors on your **Google XP Pro**
or **Google Fold** – Tru Built into Google phones by design



TruTalk™ Mobile

Special integration with TruTalk Mobile, Tru and Google.

–TruTalk operates on the reliable nationwide networks of both T-Mobile and AT&T, ensuring you stay connected with quality service wherever you are in the country.

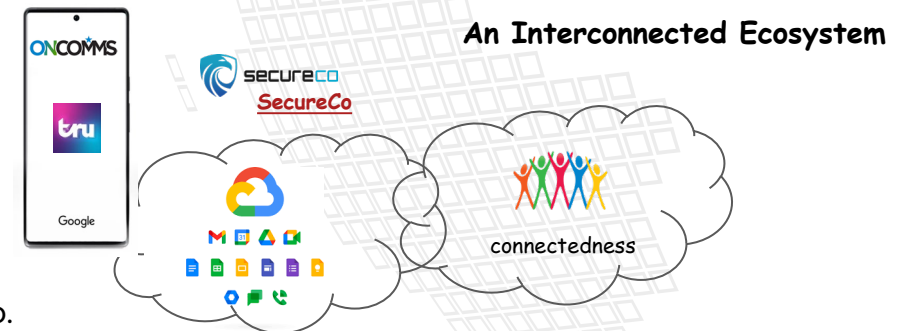
Your Reliable Connection Anywhere

Mobility and connectivity becomes connectedness to a deeper level of integration where technology is woven into our lives, fostering a sense of constant connection with people, information, and experiences, regardless of location or time. Such an interconnected ecosystem has the potential to transform lives. By leveraging data responsibly and focusing on user needs, the goal is to empower individuals to live healthier, more fulfilling lives. [Enter OnComms, Tru and Google Pixel devices.](#)

- **Coverage You Can Count On**
- **Support When You Need It**

Tru Talk Flexible Plans for Every Need:

- Explore a variety of affordable plans packed with data, designed to support your needs at home, work, and on the go.



YOUR TRUSTED PARTNER

Building Networks for the digital world.

Incentives for positive behaviors – breathe in the digital world. **Google XP Pro or Google Fold** – Tru Built into the phone by design

Loyalty and payment programs built into Pixel phones by design from Inception.



Jerne Travel (Travel Influencer Program)

Opportunity to buy a pixel for business at a reduced price that comes with a package enabling companies to become a Google small business. Ensures a quality standard for companies.



Gaming and Guardians (August interactive, Military Gaming Network)

Opportunity to buy a pixel for business at a reduced price that comes with a package enabling.



Onward Ops Career Engine

Create your resume, build a career and get hired with the right credentials.

Thank You

Join us in shaping the future and driving success together.

Let's unlock extraordinary opportunities.



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