

Procomer

Web Summit Vancouver 2025

May 2025



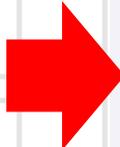
Executive Summary

IMPESA: one of the most promising companies in Central America / according to Forbes & BID

- ✓ Fintech company.
- ✓ 6 countries.
- ✓ 94% recurring income.
- ✓ Serving:
 - 20 tier 1 Banks.
 - 9.000 businesses.
 - 12.000 merchants.
 - 780.000 retail customers.

Partners

Licensing & Certifications



Leadership Team

A world class leadership team, highly experienced in banking and fintech businesses.



Mario Hernandez
Founder & CEO



Christopher Music
COO/CFO



Johnny Robles
CTO



Humberto Barquero
Commercial Director



Pablo Aspe
External Advisor for
Mexico Expansion



Comermex



Banamex

Market Traction & Economics

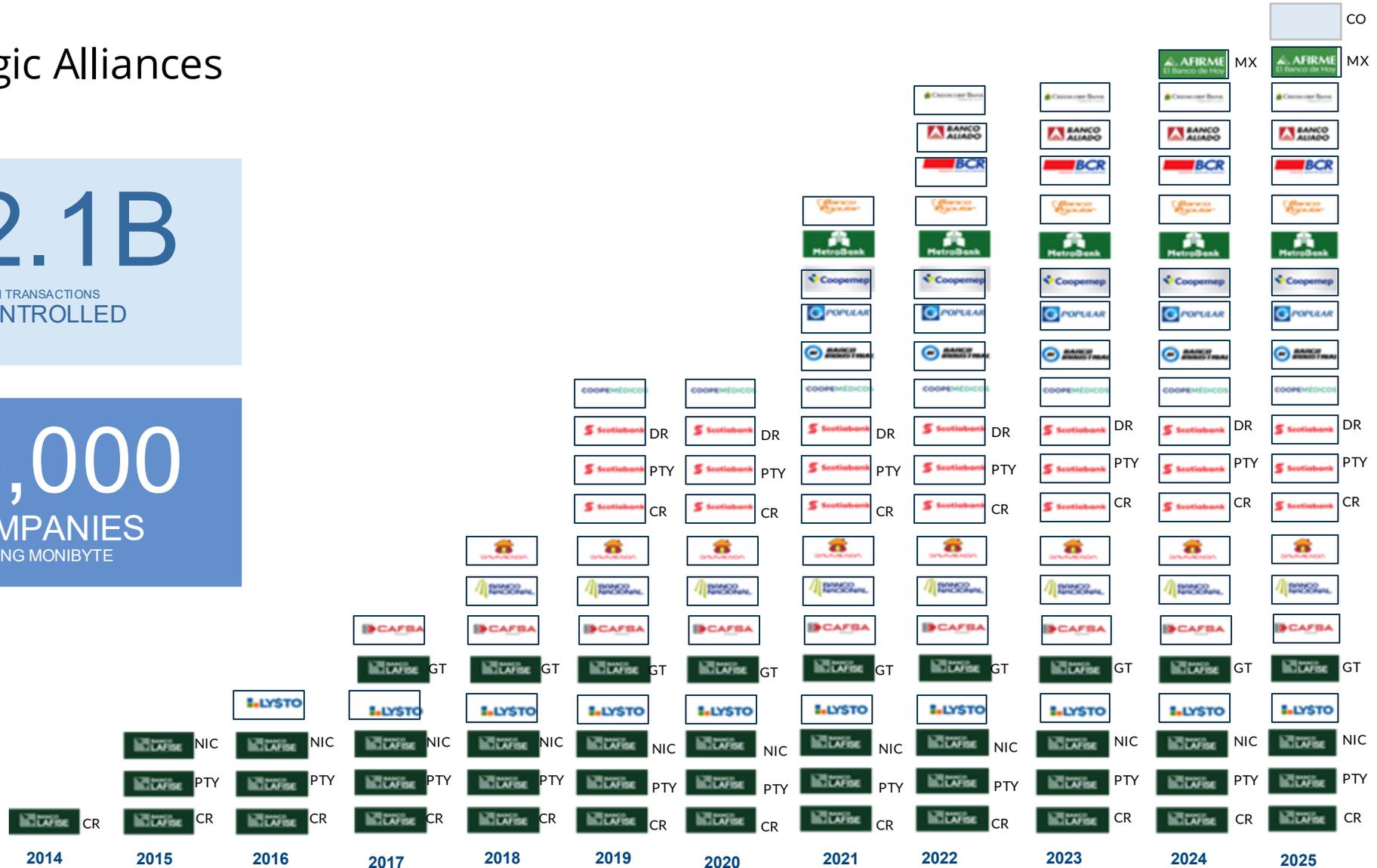
IMPESA Strategic Alliances

\$2.1B

IN TRANSACTIONS
CONTROLLED

15,000

COMPANIES
USING MONIBYTE



Banks with Monibyte

The Problem

Expense Control & Management

High transactional costs of using cash & of no digital records



Spending policy enforcement is difficult & reactive



Reliance on manual processes introduces error & waste



Costly & laborious processes of review & approval



MONIBYTE

Expense control and management solution for startups, growing businesses, and enterprises.

It offers tools that streamline spending oversight, automate receipt tracking, and integrate with accounting platforms to provide real-time visibility into company finances.

MONIBYTE helps businesses manage their financial operations more efficiently through centralized control and reporting of expenses.

CORPORATE CREDIT CARD



MONIBYTE PLATFORM



VALUE PROPOSITION

- 1. Automated card expense controls.
- 1. AI-powered expense assistant.
- 1. Capture receipt & link it to transaction
- 1. Fully digital E2E process.
- 1. Accounting automation.
- 1. ERP Integration.

Business Model Elements



IMPESA's Business Model Elements will drive a fast international expansion.



Monibyte delivers a Highly Differentiated Service



SUMMARY OF SERVICE DIFFERENTIATION



PROPRIETARY TRANSACTION AUTHORIZATION ENGINE

- Granular controls companies need
- AI facilitation
- Process automation
- Integration with ERPs

Superior Technology



LOCAL BANK ALLIANCE

- Bank funds credit portfolio → Shareholders don't fund
- Bank assesses risk
- Bank provides license

No Credit Risk



FOCUSED DEMAND GENERATION

- Replicate success from 6 markets
- No expensive ATL campaigns
- Focused demand generation activities

Low Marketing Spend



TARGETED COMMERCIAL INITIATIVES

- Direct approach better suited for corporate segments
- Commercial team scales with results
- Better post-sale service & accounting integration
- Access to 50K businesses within bank's portfolio

Low Commercial Risk

IMPESA OPPORTUNITY: scaling a proven fintech business model



LATAM EXPANSION 2025:

- Mexican company duly incorporated with offices in Monterrey.
- Integration with Mexican bank ready by February 2025.
- Mexican investors participating in IMPESA.
- Pre-operational requirements completed.
- Ongoing discussions with one of the top 3 Colombian banks.