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Stronghold

To build a more inclusive, stable,
and connected global economy

@strongholdpay | stronghold.co

StrongholdNET
Overview

Disclaimer

This document provides general information about Stronghold SHx. Nothing in this document should be construed as a solicitation of an offer to buy any asset or other investment products or services.

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SHx is not an investment product and any action, notice, communication, message, decision, managerial act, or omission of the mentioned, is not an investment advice and shall not be understood and interpreted as such. Any such content shall be regarded solely as a statement of facts or observation and in no case as investment advice. SHx is not a security. Stronghold gives no guarantees as to the value of any of the SHx and explicitly warns users that there is no reason to believe that SHx will increase in value, and they might also decrease in value or lose their value entirely.



**Stronghold powers
payments and financial
services for developers**

**Our platform allows embedded
payments and financial services
for a seamless user experience
in high compliance industries**

Building environmental sustainability in a token

Built on an **climate-friendly** ledger, Stronghold's cryptocurrency SHx is the key component that drives the Stronghold payments ecosystem



**Stronghold was chosen
as the Audience Favorite
in the North America *Visa
Everywhere* Competition
hosted by TechCrunch**



Stronghold named a
Forbes Fintech 50
company alongside
innovators like Circle,
Stripe, Plaid, and
OpenSea



The Stronghold platform enables payments with the highest degree of interoperability and compliance across legacy and modern payment networks

Interoperability



Open APIs
Developer friendly



Flexible
Interoperable and customizable

Compliance



Compliance
Built in regulatory technology



Stronghold Leadership Team



Tammy Camp
CEO and Co-founder



Sean Bennett
CTO and Co-founder



Hazen Baron
Director of Compliance



Angie Keh
Director of Operations

Stronghold key strategic investors



Frank Mastrangelo
Co-founder



Randy Reddig
Founding Team



Jake Gibson
Founder



Daniel Macklin
Co-Founder



Rob Stavis
Partner



Arthur Steinmetz
Former CIO & CEO



Betsy Cohen
Founder and Former CEO



Dan Rosen
Co-founder



Matt Mickiewicz
Founder



Sean Ellis
Founder



Greg Cohen
Former President



Daniel Cohen
President of the Board



Jason Gardener
Founder & CEO



John Goldsmith
Director & Investor



KEY PARTNERSHIPS



SELECT STRATEGIC INVESTORS



ECOSYSTEM TRACTION

14,161
DISCORD MEMBERS

22
SIGNED & INTEGRATED
CHANNEL PARTNERS

8,127
MERCHANT PIPELINE

76,489
TWITTER FOLLOWERS

NACHA PREFERRED PARTNERSHIP

- **Elevating ACH Payments:** Stronghold is recognized as a Nacha Preferred Partner, emphasizing fast, secure, and inclusive ACH solutions with ISO 20022 integration.
- **Innovative Technology:** Using pay-by-bank embedded payments and optimized workflows for financial transactions.
- **Driving Financial Access:** This partnership enhances Stronghold's ability to provide secure, efficient, and modern payment services for businesses and consumers.



ACQUISITION OF 20022 LABS

- **Strengthening ISO 20022 Expertise:** The acquisition of 20022 Labs accelerates Stronghold's mission to modernize financial messaging and drive global interoperability.
- **Enhanced Capabilities:** Automating data reconciliation, improving cash flow management, and boosting transparency.
- **Unified Vision for Innovation:** Integrating 20022 Labs into StrongholdNET fosters developer-driven innovation and smarter, faster payments worldwide.

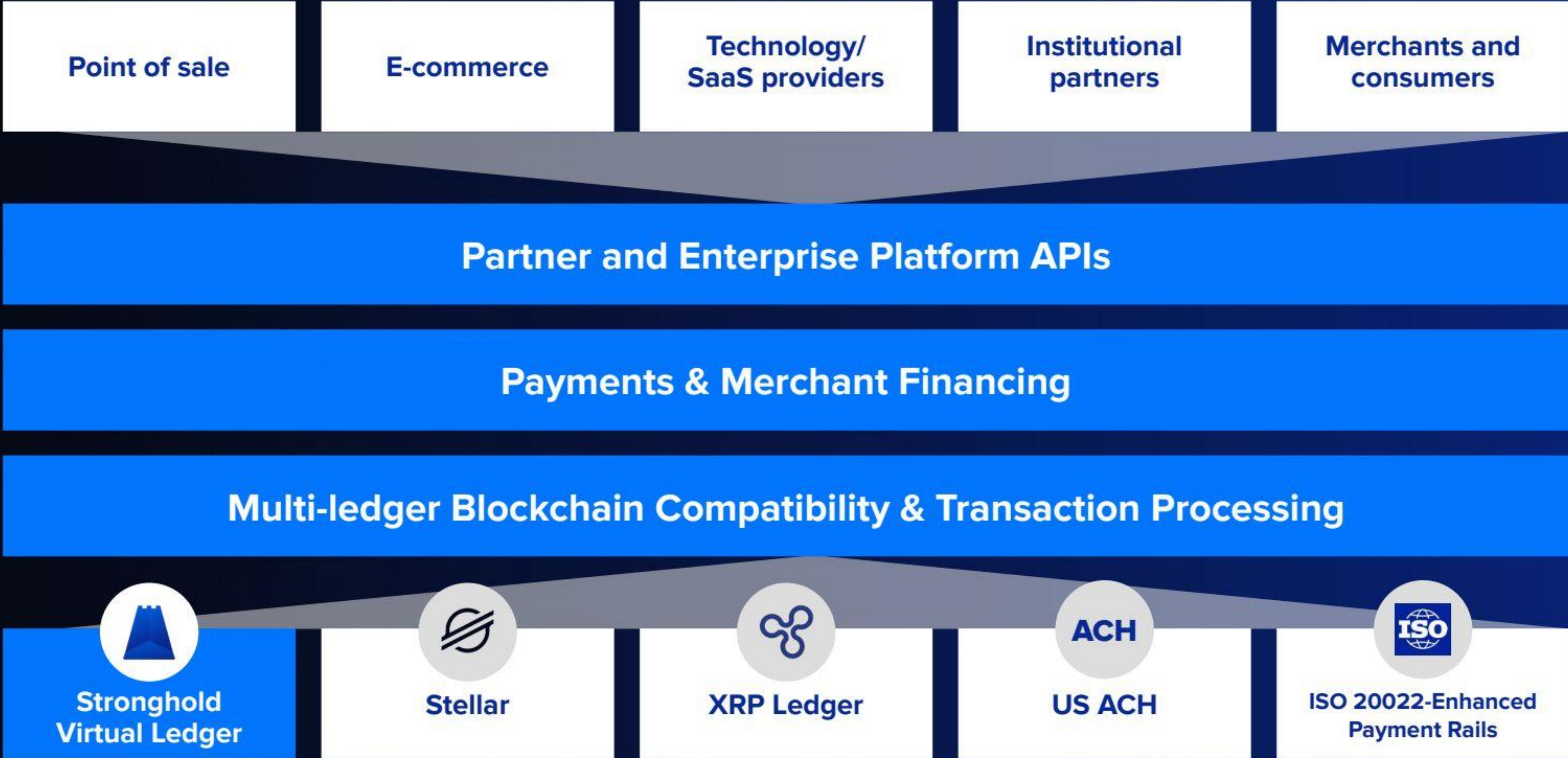


StrongholdNET

StrongholdNET is a network that utilizes blockchain technology to offer innovative features to its participants. It provides a secure, transparent, and efficient platform for users to benefit from its cutting-edge capabilities



Participants of StrongholdNET benefit from a set of blockchain-enabled capabilities



Stronghold
SHx Token

StrongholdNET Payments API Overview

Flexible Integration Options



JavaScript SDK

Embed seamless payment functionality directly into web applications



REST API

Robust server-to-server integration for advanced payment workflows

Enhanced Ecosystem



Scalable for businesses of all sizes with industry-leading compliance and security measures



Supported by strategic partnerships to drive innovation and trust in financial infrastructure

Key Features



ACH Payment Processing

Reliable and secure bank-to-bank transfers for retail and B2B use cases



Real-Time Transaction Insights

Granular reporting and analytics to simplify reconciliation and financial management



Customizable Payment Solutions

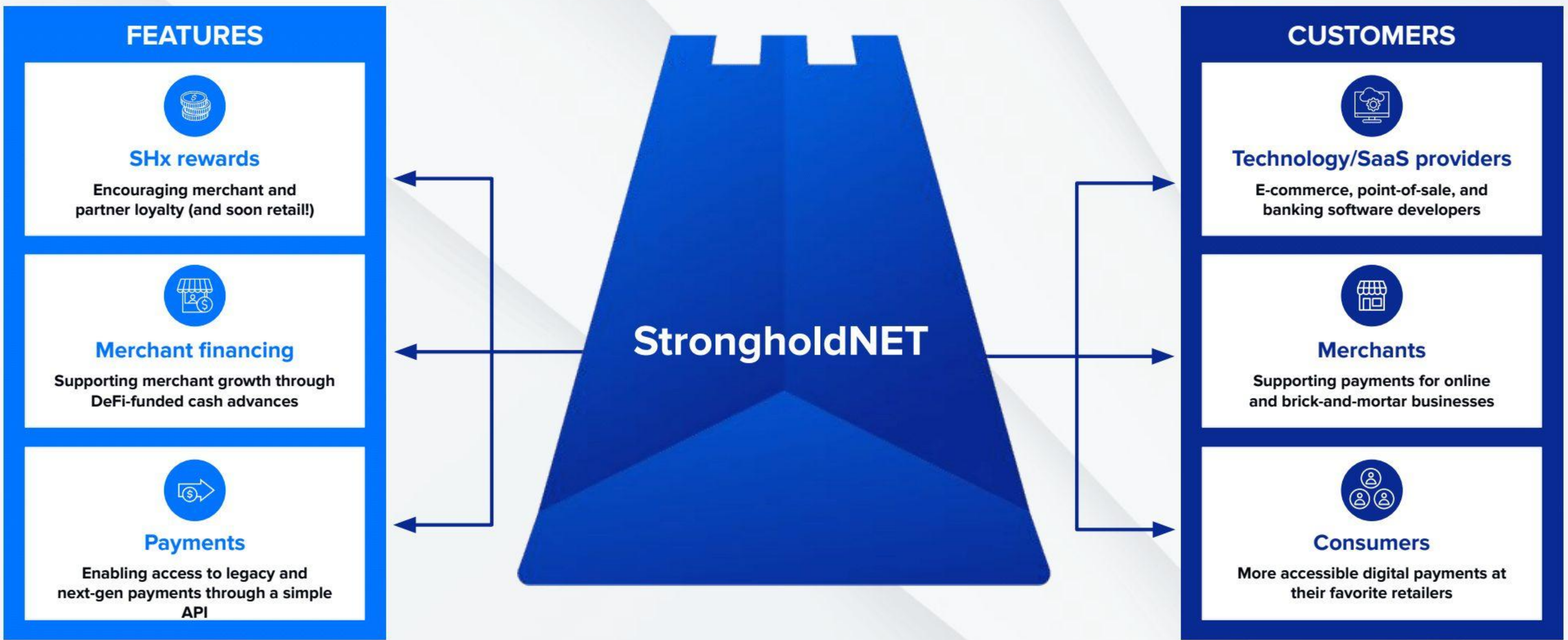
Build tailored experiences while maintaining full control over customer interactions



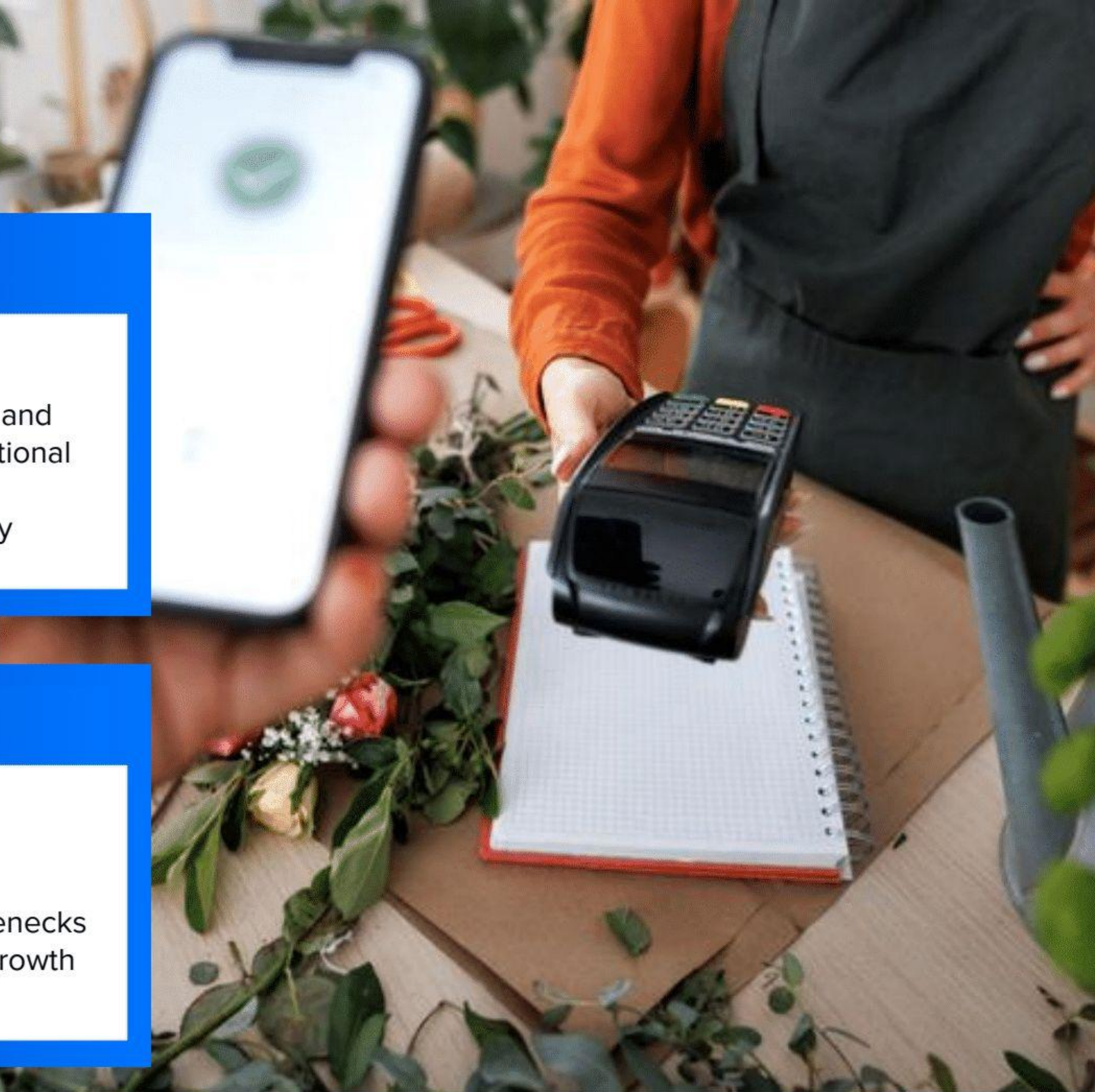
Developer-Focused Design

Detailed documentation, SDKs, and tutorials to support streamlined implementation and scalability

StrongholdNET: features and customers



2024 Payments Updates



Promotions Product Success

Increased digital payment adoption by 34% in 28 days with targeted promotions	A \$5 off campaign led to a 69% rise in basket size for multiple location retailer	Reduced cash handling costs and boosted operational efficiency and customer safety
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Same-Day ACH

Enabled faster access to funds with same-day settlements, improving cash flow and reducing delays	Benefits include fewer non-sufficient funds (NSF) issues, streamlined operations, and secure banking partnerships	Empowered businesses to eliminate bottlenecks and focus on growth
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SHx use case progress

Launched
2022



REWARDS

To encourage merchant and partner loyalty through SHx rewards

Launched
2022



DEFI

Providing financing for Stronghold merchants and standout fintech companies

Launched
2024



GOVERNANCE AND GRANTS

Voting and governance, including ecosystem development program

SHx use case progress

Roadmap



TREASURY ESCROW

Locking token supply to
strengthen ecosystem
stability

Roadmap



MEMBER-DRIVEN GOVERNANCE

Votes for transparent
decision-making

Roadmap

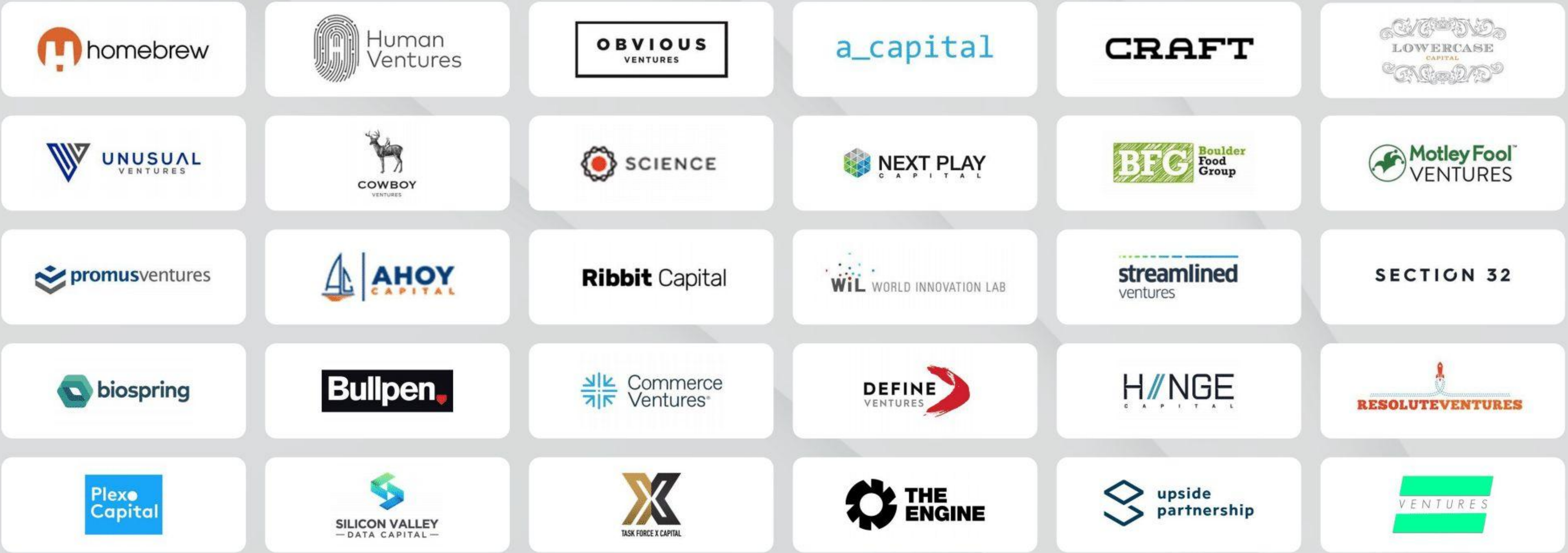


ISO 20022 EXPANSION

Driving global adoption
with 20022 Labs
integration

Aduro Advisors - Venture Funds Rewards Program

Through Stronghold’s partnership with Aduro Advisors Venture Capital, for every dollar transacted through the Stronghold payment method, top venture capital funds will earn SHx rewards



Merchant financing: SHx DeFi cash advances for StrongholdNET participants

Financing can move your business forward

Merchants who use Stronghold for payments can apply for financing to help their business grow, since you are already approved on the platform, the application is quick and easy.

Apply now



Total Balance

January 31, 2022

\$90,143.94

Your current remaining balance

Quick overview

28%
Balance paid

Initial balance
\$150,000.00

Expected pay off date
July 1, 2024

3 STEPS TO FUNDING

1

Apply directly through Stronghold’s Merchant Dashboard

5 MINUTES

2

Application, review, approval

48 HOURS

3

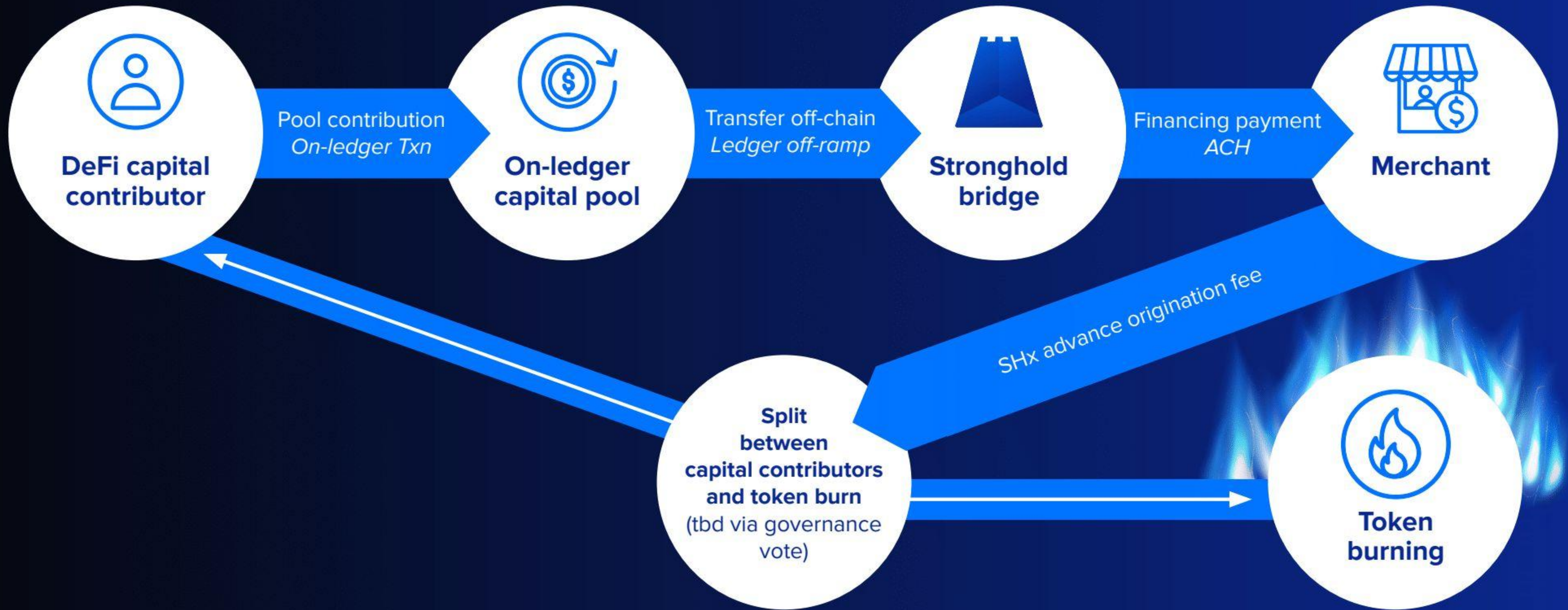
Funding

72 HOURS

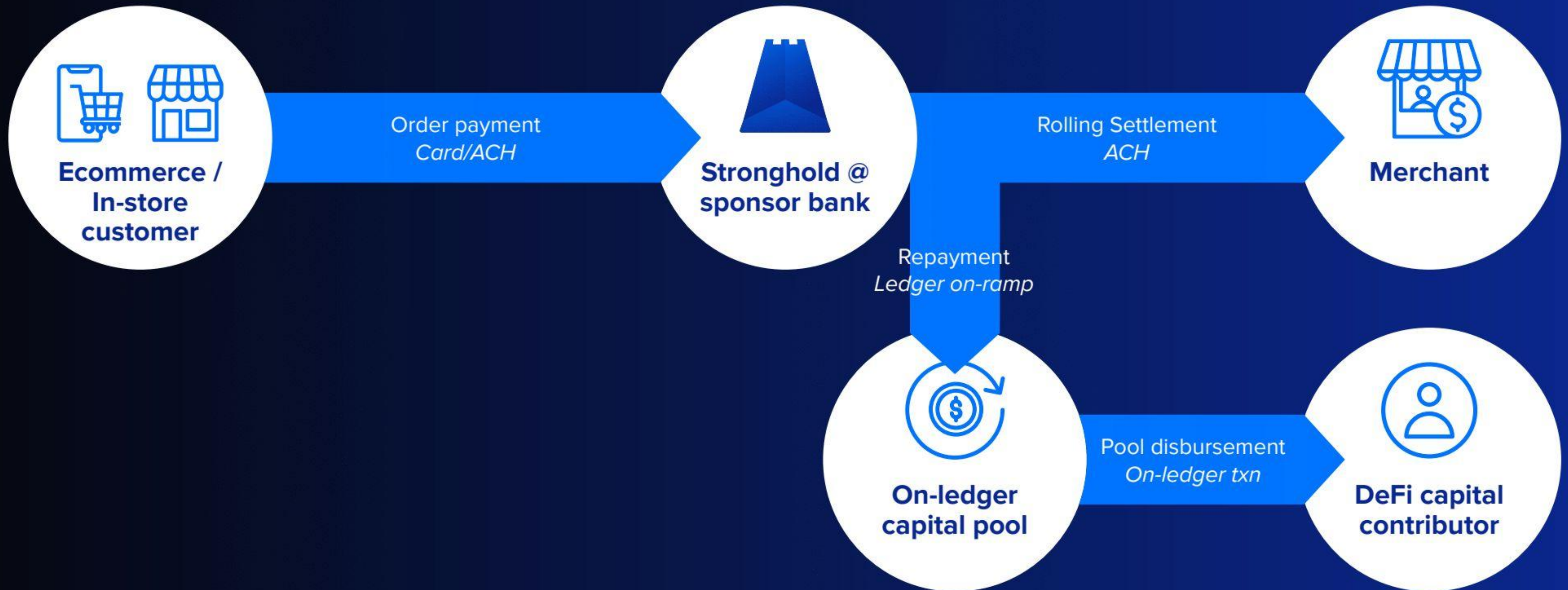
Stronghold

20

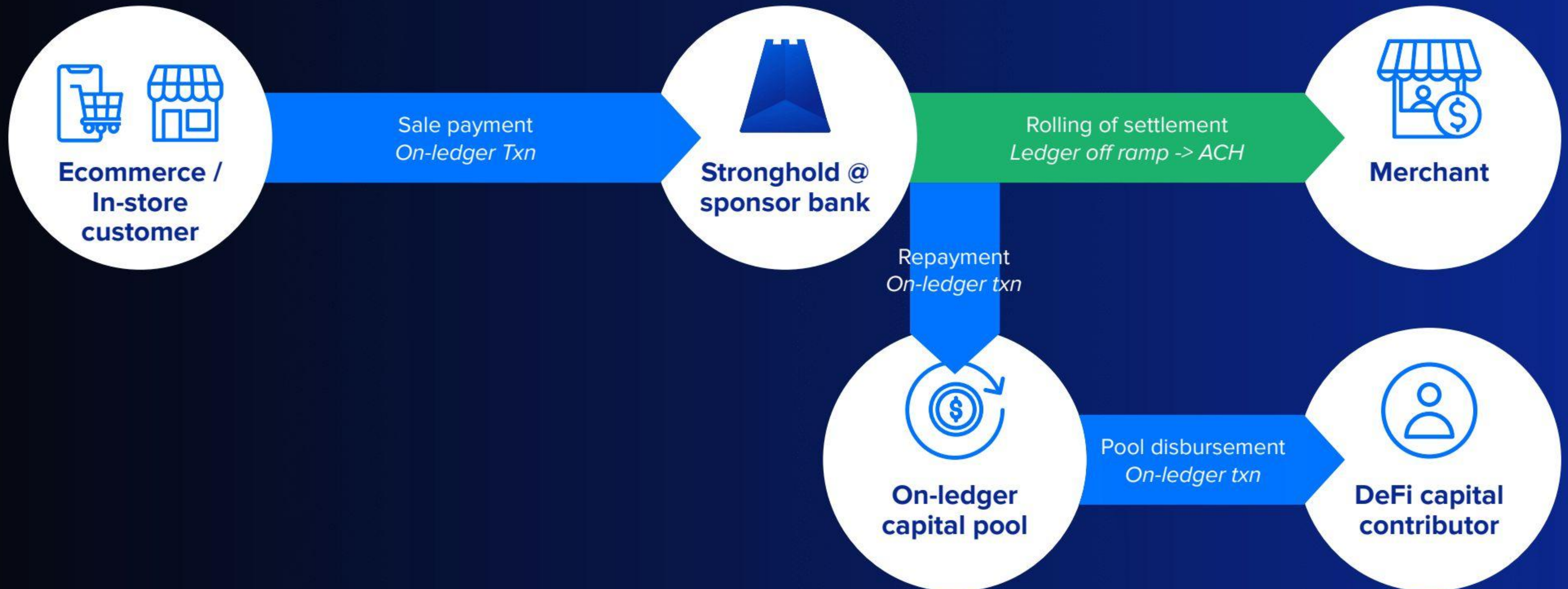
DeFi Merchant financing: flow of funds I: cash advance



DeFi Merchant financing: flow of funds II: repayments



DeFi Merchant financing: flow of funds III looking ahead: on-ledger repayment as a gateway to SHx payments and rewards for retail



DeFi merchant financing pilot

SHx whitepaper 1.0 rewards program objectives

- Merchant Financing is rolled out into Stronghold's Product Offering
- Implement a repayment process
- Stronghold Admin interacts with and manages operations of entire ecosystem
- Increased revenues for Merchants and Stronghold
- SHx and/or other token denominated Stability Pool to protect against defaults/losses
- Network-governed

Key pilot results

- ✓ Merchant Financing was rolled out into Stronghold's Product Offering in 2022
- ✓ Completed approval criteria and repayment process based on business performance, payment history, and existing KYB data
- ✓ 1.22x average factor rate
- ✓ 1,420 advance repayments at end of 2022
- ✓ Increased revenues for Merchants and Stronghold

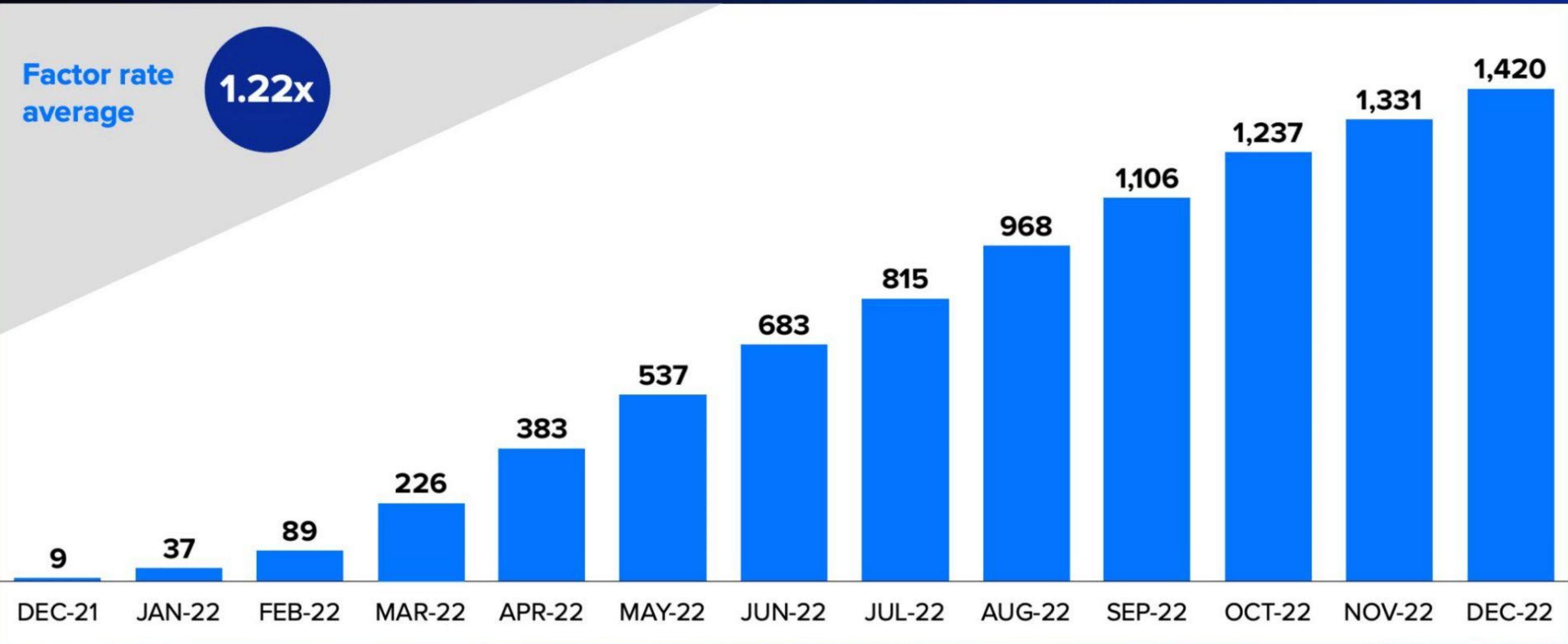
Healthcare remodel & equipment investment



Remodel accelerated by **12 months**

Driving **15% increase** in revenue

Total repayments during merchant financing pilot



Governance

SHx



Past SHx Governance Votes Summary

Gov Vote 1

MCA Fee Burn

Approved burning 70% of MCA origination fees, with the remaining 30% paid to contributors

Gov Vote 2

Public Governance Venue

To establish a public forum and proxy voting system for SHx proposal discussions

Gov Vote 3

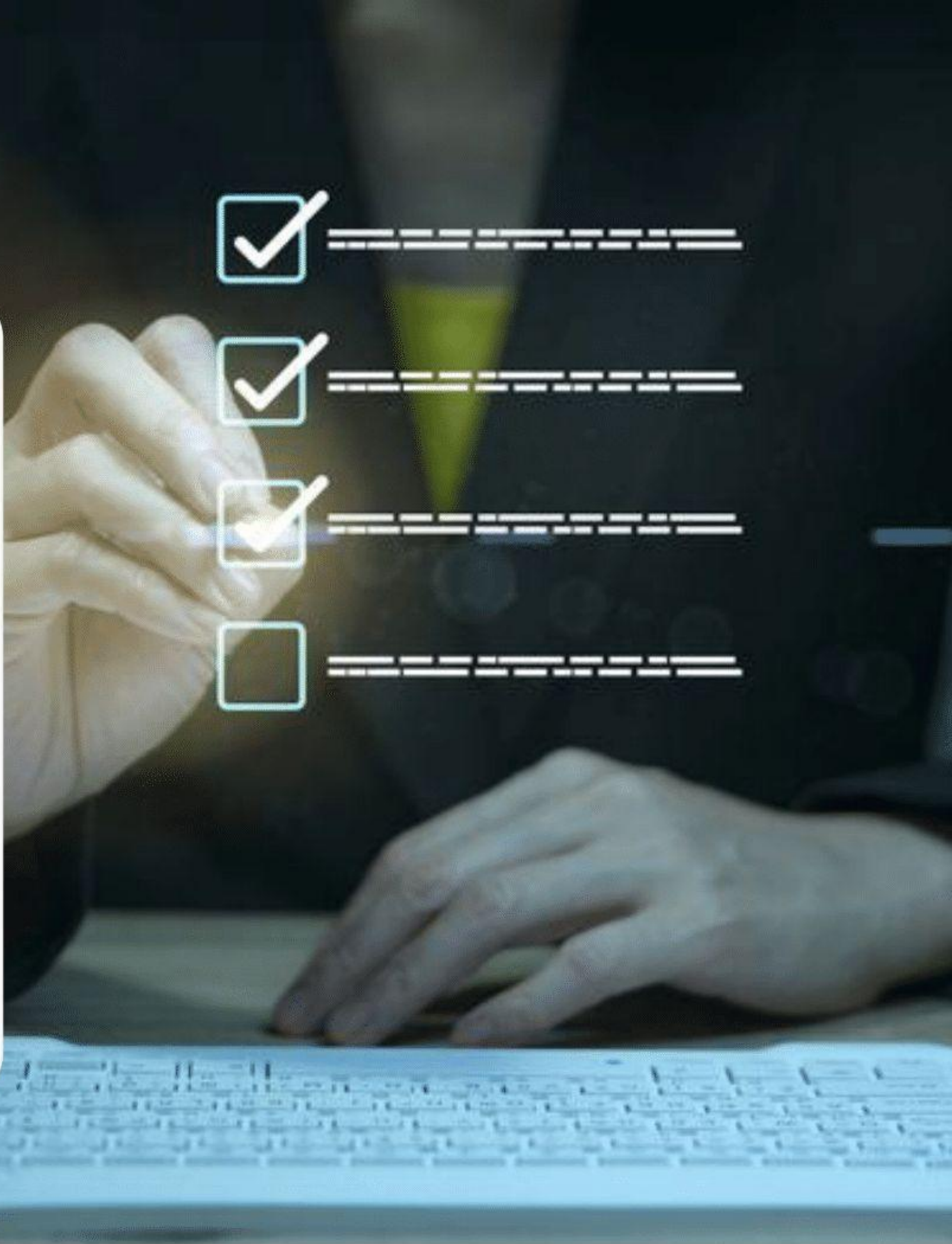
Stronghold NET API Prioritization

Chose to prioritize APIs for US bank-distributed ledger SHx settled USD payments, launching 2025

Gov Vote 4

Governance Rules Adoption

Approved foundational SHx governance rules for implementation in 2025



SHx is available on top crypto exchanges



SHx Official Issuing Addresses for Verification

WARNING: DO NOT SEND TOKENS TO THESE ADDRESSES

These addresses are **ONLY** for verifying SHx authenticity on DEXes and other platforms.

They are **NOT** for deposits, withdrawals, or transactions.

Sending SHx to the issuing addresses below will result in permanent loss.

Stellar Issuing Address:

GDSTRSHXHGJ7ZIVRBXEY

E5Q74XUVCUSEKEBR7UC

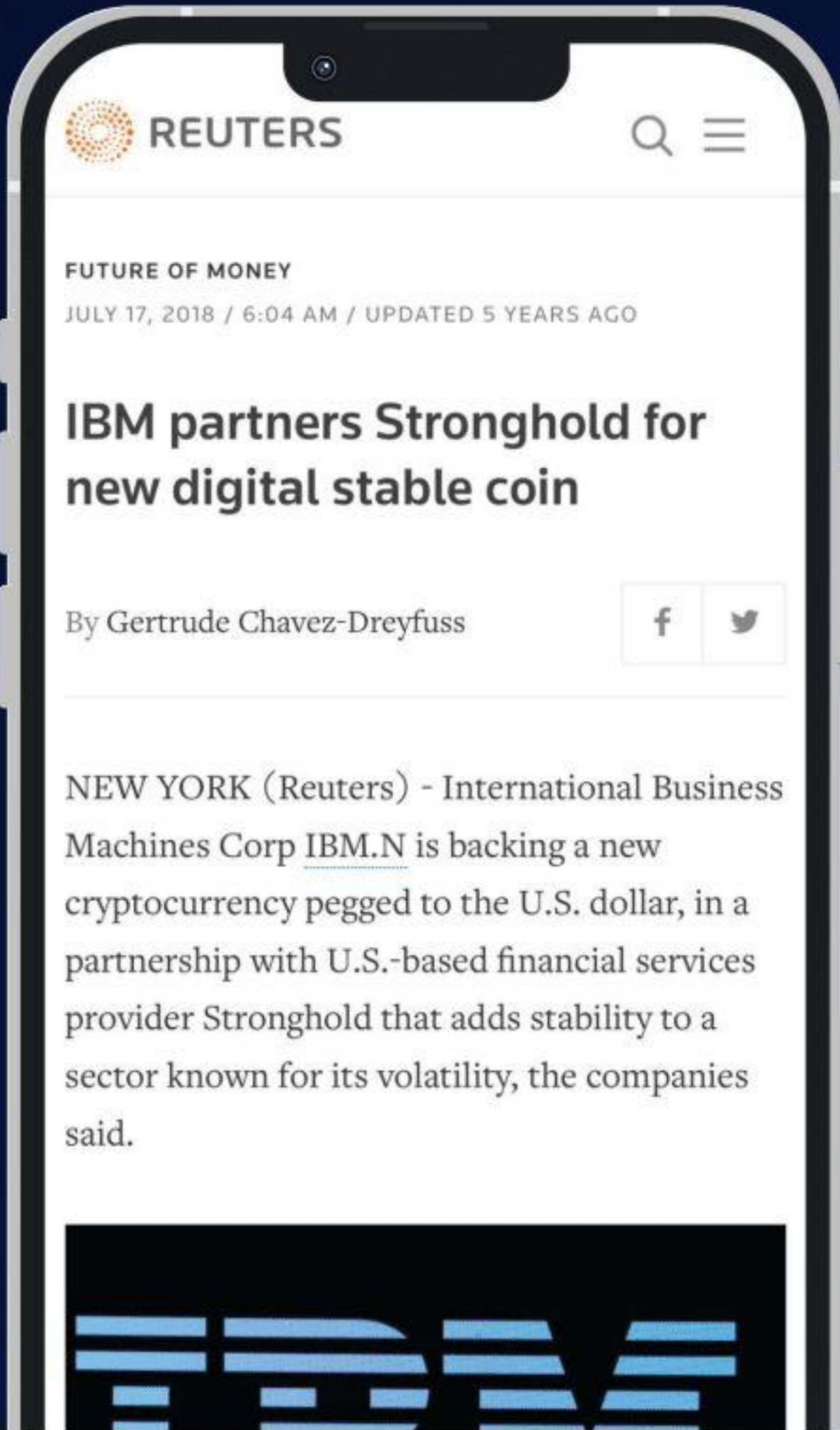
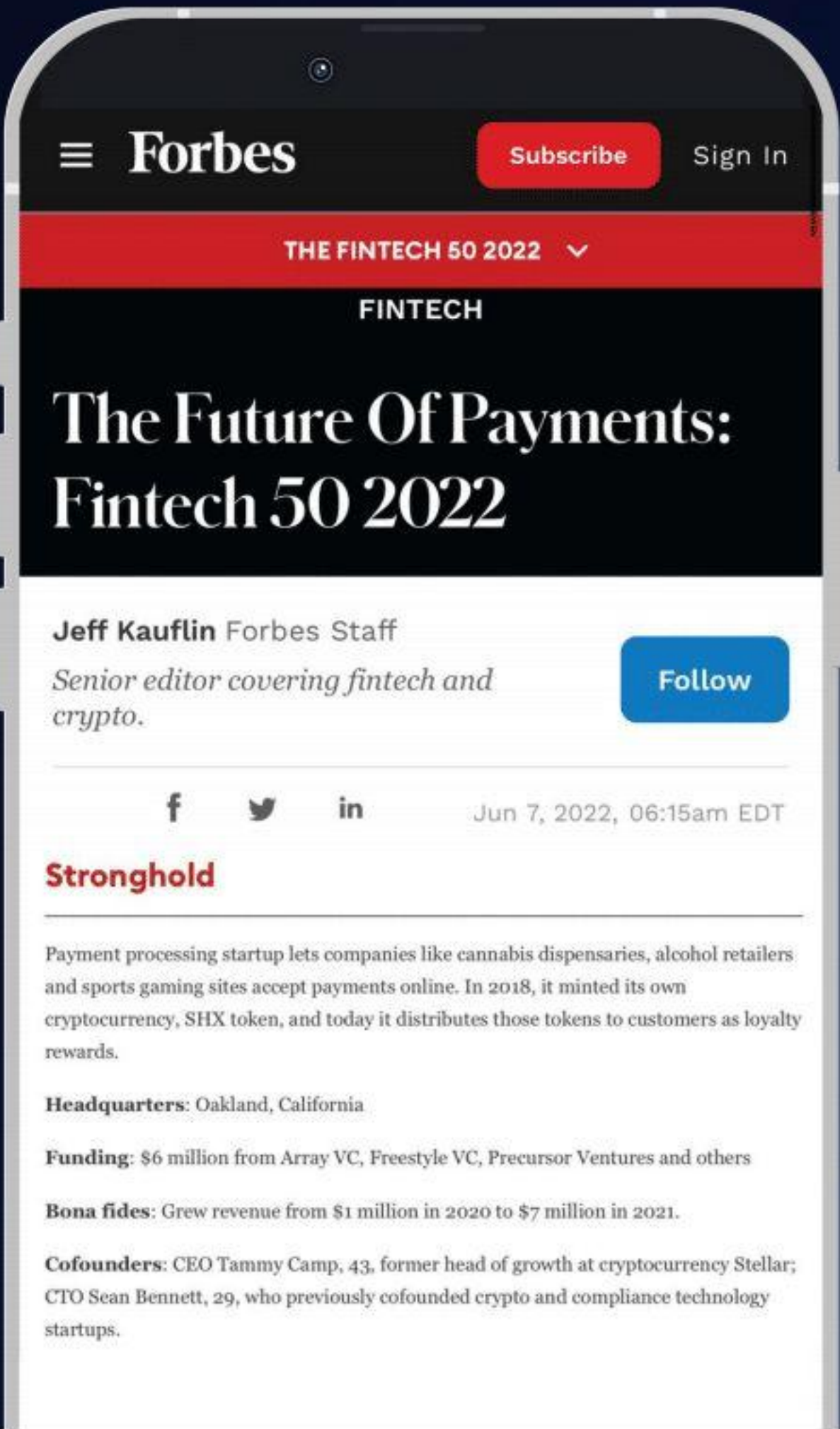
HEUUEK72N7I7KJ6JH

ETH Issuing Address:

0xee7527841a932d2912224

e20a405e1a1ff747084

Stronghold in the press



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Blockworks

asdgasd@hotmail.com

Stronghold

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