

**Year Founded:** 2013**Incorporated:** Florida**Valuation**

- 28,000,000.00

**Management Team**

- Gina LeBlanc, CEO
- Gidget L, CMO
- Johnny R, CRO
- Sagar K, CTO

**Regulatory Agencies**

- FinCEN
- PCI Security Standard Council
- Visa
- MasterCard
- Financial Conduct Authority (FCA)
- ICBA

**SERVICE PROVIDERS****Corporate:**

- Armor Defense, Inc.
- CoalFire, Inc.
- Lexis Nexis
- G2 Web Services  First Advantage
- WorldPay US, Inc.
- BankOne, LTD.
- PayVision B.V.
- TD Bank, N.A.
- StrongAuth, Inc.  NeoPay, LTD.

**Patent Agent:**

- Beusse Wolter Sanks and Maire, PLLC

**Accounting:**

- Widener and Associates, Inc.  
*Nicholas Peters & Co. LTD.*

**Contact Information**

Gina LeBlanc, CEO  
407-520-9731  
[Gina@locktrust.com](mailto:Gina@locktrust.com)

**LOCKTRUST INC. EXECUTIVE SUMMARY**

Introducing Lock Trust Inc. (LT) A closed-loop E-Wallet and integrated gateway providing a customized solution for high Low and high risk merchants. This Executive Summary was designed to give the reader an understanding of the network, ecosystem, & product line built by Lock Trust Inc. (LT).

LT is a US and EU based FinTech company. A quasi-cash ISO in the Visa Payment system. LT is also a Registered FinSen member in all 50 states. A fully PCI DSS Level 1 compliant technology, A payment services provider that can acquire and settle Visa and MasterCard transactions globally.

The LT environment, with U.S and EU licensing, interconnects with localized jurisdictional banking frameworks and the Cloud Payment Framework enabling our customers to pay bills anywhere in the world in multiple currencies and languages. This environment provides 24/7/365 low-friction access anywhere, any time in 28 currencies and languages from over 10,000 banks paying to over 100,000 bill payments.

- LT's closed loop wallet technology offers a solution for high risk as well as low-risk accounts. including Escow services for high dollar transactions,diamond, realestate and more.
- LT has integrated this system into an easy to use fully compliant general-purpose E-Wallet,
- LT has developed an open source API facilitating easy customizations as well as a full banking framework.
- Similar to the Launch of Apple I-Phone being able to do everything in one place. With LT You can do business and personal all in one place.

*By providing end-to-end support in our patented closed-loop system the entire transaction takes place within the LT environment.*

**Year Founded:** 2013

**Incorporated:** Florida

**Valuation**  
\$22 million

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**Patent Agent:**

- Thomas H. Stanton

**Accounting:**

- Widener and Associates, Inc.
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## There are Four products within the LT environment

### 1. The Gateway

The Lock Trust gateway is a PCI DSS level 1 international financial management system allowing the movement of money and data across borders and currencies for Banks and merchants. LT also offers load balancing for large merchants that need multiple accounts.

### 2. The E-Wallet

The E-Wallet allows the medical, Government & utility industry to integrate our forward-facing E-Wallet to customize their existing software.

**E-Wallet:** Send and receive funds around the world all in one place from within the E-Wallet.

**Pre Paid Debit Card :** Spend anywhere just like a credit card, Load /Withdraw funds from within the E-Wallet.

**Bill Pay:** All your accounts in one place. Pay bills anywhere in the world in any currency from within the E-Wallet.

**Invoice Management:** Send a link to a phone or email from within the E-Wallet and your professional invoice can be clicked and paid instantly.

**Payroll:** Push funds to 1000's of employees instantly, while earning money on every transaction they withdraw or use, a full payroll management system from within the E-Wallet.

**Currency Converter:** This is a feature built into the gateway that converts currency before it transaction hits the bank. This is normally done and charged for by Visa.

**GATEWAY fees:** .06 -.25 cents per transaction depending on merchant type. (similar to authorize or NMI)

**Set up fees:** \$199 - \$5,500 depending on merchant type & Cross- border requirements.

**Escrow account:** Multi party escrow For large transactions, Diamonds, home, comodities : 1% - 5% per transaction.

**Wire and move fees:** Send money around the globe will vary depending on risk 1% - 5% per transaction.

### 3. Crypto Currency/ Token Exchange

Lock trust / CoinCellar.io has developed a secure high throughput cryptocurrency exchange that integrates seamlessly with the LockTrust wallet. The CoinCellar.io exchange is currently in alpha testing and scheduled for release within thirty days.

**Year Founded:** 2013

**Management Team**

- Gina LeBlanc, CEO
- Gidget LeBlanc, CMO
- Lance Mayberry, CFO
- Agar Kotak CTO

**Technical Advisors**

 Johnny Ritzer,  
CTO, *network engineer*

**Regulatory Agencies**

- FinCEN
- PCI Security Standard Council
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## 4. Tax Module

This patent pending Gateway Technology module has the ability to **split a transaction multiple times and pay tax directly or split transaction** to downlines or companies.

This proprietary framework will give LT an international advantage for collecting tax per state or country for emerging and more strictly governed merchant types. Clients can use the Tax split module for automatic municipal or MMJ tax payment distribution directly from the LT environment and before the merchant transfer.

This system could also be set up for multiple distributions for MLM's or Affiliate programs. The LT API is open source and allows for easy integration and customization for these verticals.

Add to this the automatic Load balancing between multiple banks along with batch upload, and reoccurring billing makes this one of the most robust technologies in the industry.

LT has built a digital technology solution capable of meeting the rapidly evolving needs of the FinTech space by providing a rich open source API that ties into existing software. This patent pending digital technology solution differentiates LT from its competitors and opens important market opportunities for utility companies, medical centers, E-Commerce, online gambling, Debit Card, Digital Wallets, Crypto currencies, BillPay, Invoice Management, Payroll, Loyalty programs, small equipment leasing. MMJ, MLM, and Affiliate Programs along with many other additional verticals.

Lock Trust earns a transaction fee from each payment and in some cases a percentage of each transaction. Lock Trust's experienced management team has permitted the company to achieve its technical objectives on a budget. The company is seeking additional capital to support growth.

### Capital Requirements

Lock Trust is seeking investor capital of up to \$14,700,000 to complete its market entry strategy and to support U.S. Banking and trust license. This license will give us the ability to bank harder to place accounts dealing in the CBD or MMJ space. Bring on support staff and 2 key C level executives to head up expansion of this already fast growing company.

*DISCLAIMER - No offering is made or implied by this document. Offering information is contained in the Private Placement Memorandum only.*