



TurboPass



TURBO Charging TRANSACTIONS

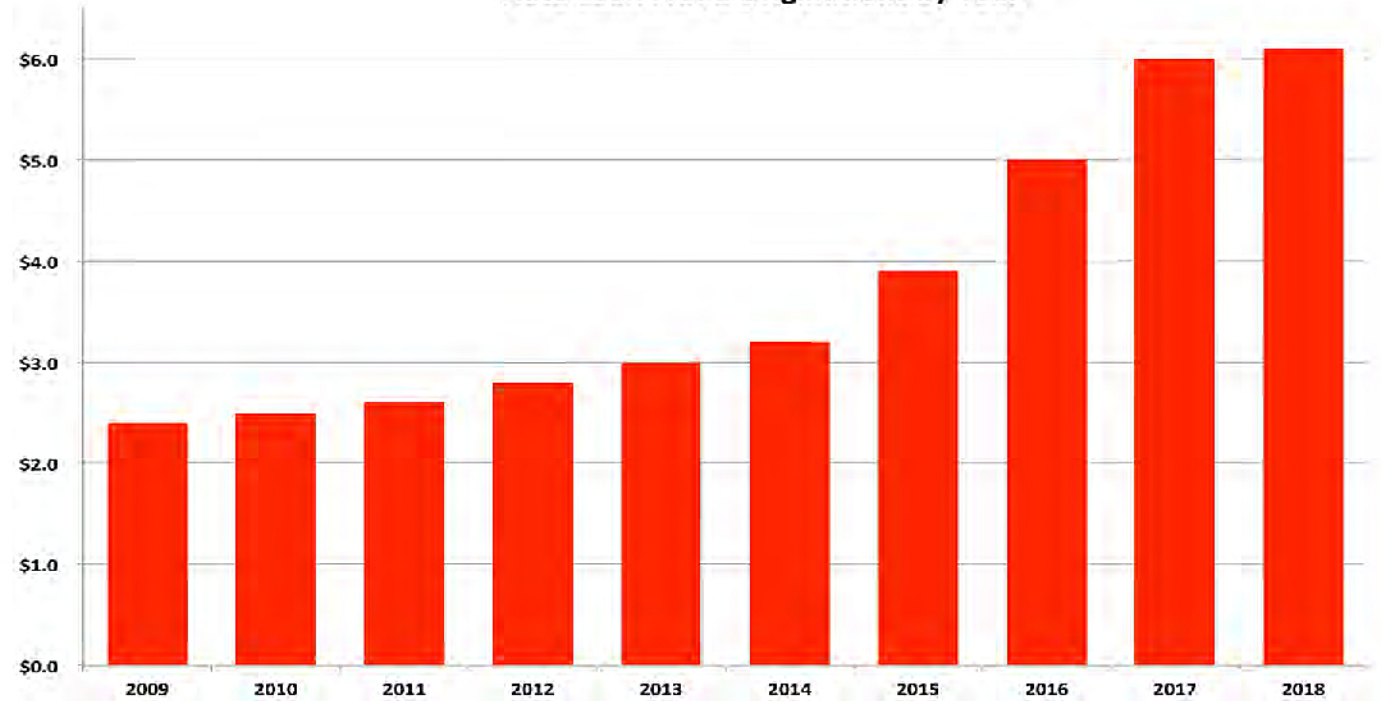
The Problem

Fraud + Paper

= Friction



Auto Loan Fraud Originations by Year



\$6+ Billion *Cox Automotive



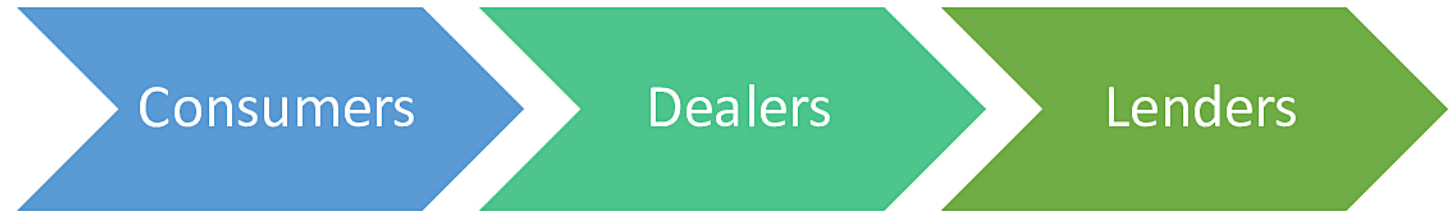
The Solution



TurboPass

Transforms the **VALIDATION** of Identity,
Income & Employment

*removing FRICTION, FRAUD
AND PAPER! for*



The Process



DEALER Invites BUYER VIA TurboPass Portal (1 Min)

Mobile

Secure

Fast



BUYER Links Via Mobile/SMS(2 Min)

Identity

Bank Statements

Employment



DEALER Receives Report Via Portal (1 Min)

UNIQUE REPORT
TOKEN Issued

Sharable to
Lender(s)

TRUSTED by
Lender(s)

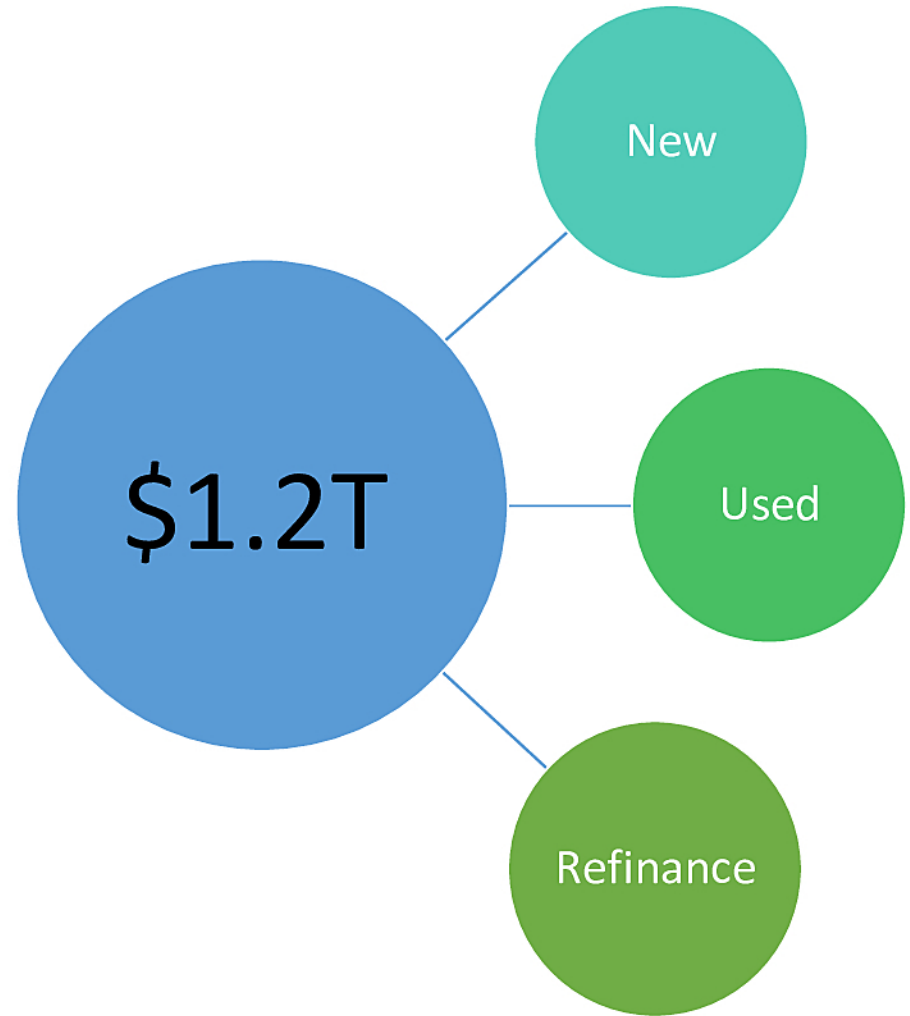


Market Opportunity



1.2 Trillion
58 Million Cars Sold in 2018

US
AUTO
Market



Traction



TurboPass

Dealers



Lenders



Westlake Financial Services®



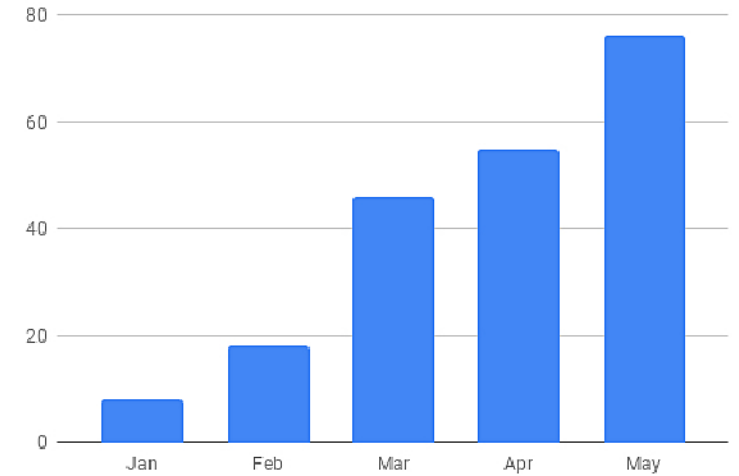
Traction



TurboPass

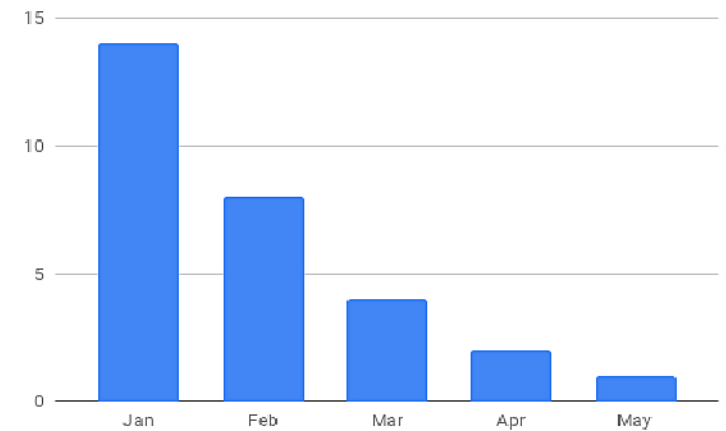


Dealer



45% increased MoM Report "Pulls"

Lender

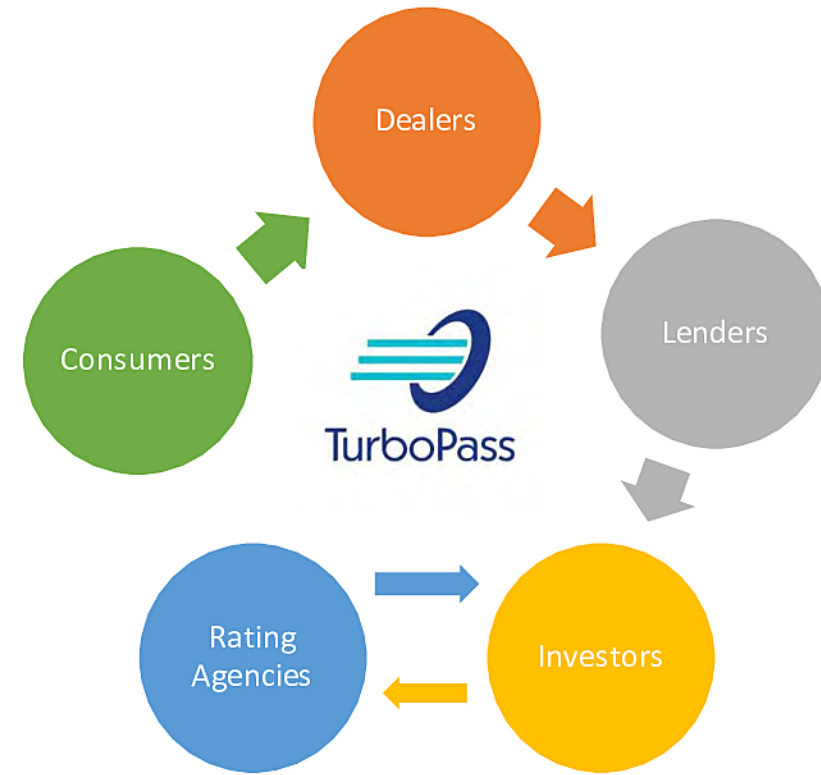


Reduced Validation time for Self Employed from 14+ days to less than 1 day



Westlake Financial Services®

SAAS Business Model



SUBSCRIBERS

Auto dealers purchase reports and share TOKEN w
Lenders who pay for access to data / PDF output.

Investors pay for use as an audit tool

Rating agencies would pay to measure/price ABS pools

Consumers Use as a “pre-shopping tool” like Carfax

NOTE: 2 Patents Pending for:

CONSUMER-AUTHORIZED CONTROLLED DISTRIBUTION OF
TRUSTED SOURCE DATA

Competition



INFORMED

- Lender (trailing docs) Solution
- Focused on OCR paper imaging Tech
- Founders FCRA/Lending Experience Limited
- Pivoted Startup backed by Magdalena Yesil



- Direct Lender Focus (No Dealer Strategy)
- Founder Served Jail Time for Tax Fraud
- Low Cost – Low Service – Low Quality
- No Product Support



- Massive Data Breach 2017
- Great Distribution
- Lacking R&D or Product Innovation
- 100% B2B
- Damaged Trust Brand

Use of Funds



Raising Seed Round Up to \$1.5MM



Leadership Team



Michael Jarman

Co-Founder & CEO

32 Year Auto Finance Veteran
Early Sales Team at CapitalOne
Santander Consumer – VP Regions Bank
Board – Let's Play! Sports Inc.



Kenneth Jarman

Co-Founder & COO

Finance Leader with Group1Automotive
Co-Founder Sierra Motors
Co Founder Sierra Acceptance



Jude Samson

Chief Technology Officer

Custom Solutions Architect Since 1991
Founder Online Agency
Co-Founder-RFMX



Zahid Kassem - CFE

EVP - Business Development

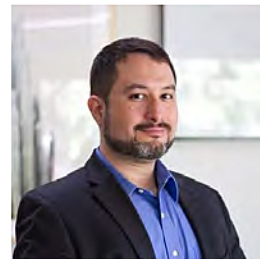
SVP - Santander Consumer USA
Director – Fraud Risk Management at ALLY
Sr Director – Enterprise Risk – NetSpend



Josh Dockery

Director – Product Development

Chief Product Engineer - PHAROS
10 Years Experience PHP, Ruby, AWS,
Databases, Linux Administration



Andrew Polito - MBA

Fractional CFO – The Ronin Society

Co-Founder The Ronin Society
Co-Founder Saas Based Proximity Learning
(exit 2019)

Advisors



Dave Prescher

Strategic Advisor - Auto Finance

- President - CRB Auto
- EVP WFS Financial
- National Sales Manager - SixthGear



Travis Brodeen

Founder MVP Institute

- CoFounder - NewChip
- Over 115,000 users
- Developed NC Crowdfunding App



Claire Weber - MBA

Advisor – Data Aggregation

- Former COO @ FormFree
- FannieMae Day1 Certainty Vendor
- Rocket Mortgage Pilot



Shaun Martin

Technology – Scale – HR/Dev Mentor

- Founder Rebase
- Member 10X Factory
- Former Director Software Development UShip.com



Craig Thompson - JD

IP/Patent Counsel – Advisor

- 2 Patents Pending - TurboPass
- 1 Software Utility 1 Process (GUI)



Rebecca Kuhn

Compliance Counsel

- Partner – Hudson Cook LLP
- Asst. Director Federal Trade Commission
- Sr VP Compliance Counsel – CoreLogic



TURBOCHARGING TRANSACTIONS!

Contact Zahid Kassem or Mike Jarman

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