



IFAN Financial, Inc. (IFAN)

**IFAN Financial, Inc.**

5649 Mission Center Rd.
Suite 602-660
San Diego, CA 92108
Phone: (619) 537-9998
www.iPINTechnologies.com
Info@iPINTechnologies.com

QualityStocks

3370 N. Hayden Rd.
Suite 123-591
Scottsdale, AZ 85251
Phone: (480) 374-1336
www.QualityStocks.net
Editor@QualityStocks.net

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Investment Highlights

- ✓ Innovative Subsidiaries
- ✓ Proprietary Technology
- ✓ Growing Patent Portfolio
- ✓ Viable Industry Solutions
- ✓ Strategic Revenue Model

IFAN Financial, Inc. (IFAN) and its wholly owned subsidiaries, iPIN Technologies and Mobicash America, are engaged in the design, development and distribution of software that enhances and enables mobile payments. The San Diego-based company has a growing portfolio of solutions, including the ability to use a debit card and corresponding PIN number while purchasing online via mobile phone, tablet, or computer and to make peer-to-peer cash transfers.

- ✓ Keeping pace with the evolution of what the company calls the “Internet Consumer Terminal” (ICT) market, iPIN Technologies intends to provide a range of services for the industry’s future devices. The company is currently developing a new method of online selling through debit card payments and processing.
- ✓ Mobicash America is an early-stage technology company that develops social commerce solutions. The company’s platform product, Quidme, utilizes the text messaging function of a mobile phone, allowing the technology to operate on almost any phone or network, with or without data service.

IFAN continues to explore opportunities to expand its product portfolio to meet the growing demands for consumer/merchant convenience, speed and security within the mobile commerce market. Products in development will combine the functionality of social media, e-commerce and banking with the broader conveniences of the mobile environment. IFAN expects to launch its iPIN Technologies and Quidme mobile payment products on a commercial basis during the first quarter of 2015.

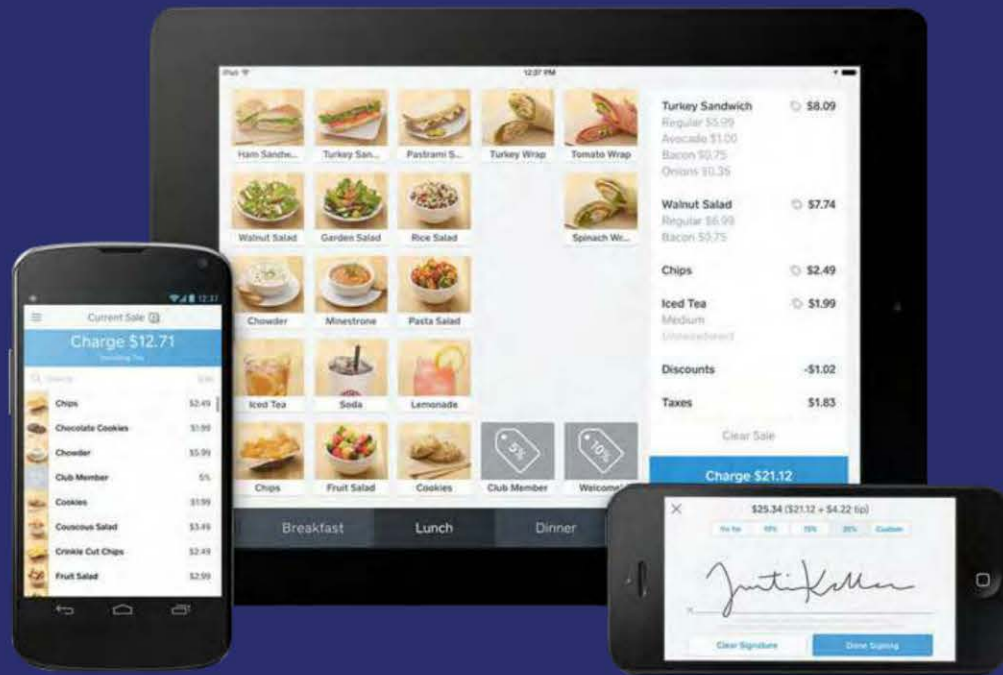
IFAN Subsidiaries

iPIN Technologies is currently developing a new method of online selling through debit card payments and processing. This technology attaches to any smartphone through the headphone jack and converts the device into a consumer PIN debit, same-as-cash payment solution. Using the iPIN technologies app, transactions are processed through the private and secure Internet Consumer Terminal (ICT).

iPIN Technologies currently holds exclusive rights to two patents. These patents enable the company to secure transactions by withholding customer data and incorporating triple data encryption.

How iPIN Works:





Merchant Benefits for Online, In-Store and Mobile Sales

- ✓ Significantly reduce the processing costs per transaction for merchants
- ✓ Decrease chargebacks because transactions are viewed on a same as cash basis by MasterCard and Visa
- ✓ Enhances customer security since merchants won't have access to a customer's personal information, the potential for identity theft related to a security breach by the merchant is virtually eliminated

iPin Technologies Milestones

IFAN and iPIN Technologies recently achieved two significant milestones that include the successful development of the iPin Technologies user interface, including integration with the Android application package file (APK), as well as the ability to read and transfer data from the card swipe device to the mobile phone application.

The next two milestones are ongoing and will involve posting the status of the transaction to the merchant call back uniform resource locator (URL) and developing the front-end database to enable a merchant processing transaction.

When completed, the iPin Technologies solution will involve a mobile app, card reader, and merchant network that will enable consumers to use their smart phone to make purchases, with greater convenience and enhanced security.

Mobicash



Mobicash America is an early-stage technology company that develops social commerce solutions. The company's platform product, Quidme, utilizes the text messaging function of a mobile phone, allowing the technology to operate on almost any phone or network and with or without data coverage.

The functionality of the Quidme platform allows users to pay bills, to purchase goods and services, and to send money to friends and relatives located locally or internationally via simple text message. Furthermore, no bank account is required and funds are transferred immediately.

These features significantly and radically expand the available market for mobile payment access and disrupt the payment space as we know it.





The Quidme Advantage

Unlike its competitors, Quidme is a purely mobile-based solution and one that works without data coverage.

While the others offer very fragmented solutions, Quidme is pioneering the social commerce industry with a comprehensive, innovative solution. Quidme works on any phone and allows for the instant transfer of funds without releasing sensitive bank account information.

Quidme currently has three patents pending that will help to secure a position of leadership and innovation in the industry.

Apple and Google have each approved the Quidme platform for their mobile app stores, which allows the Quidme application to be distributed for all Apple iPhones and tablets in the iTunes Store as well as for most Android devices through Google Play.



FAST • SIMPLE • SECURE • MONEY

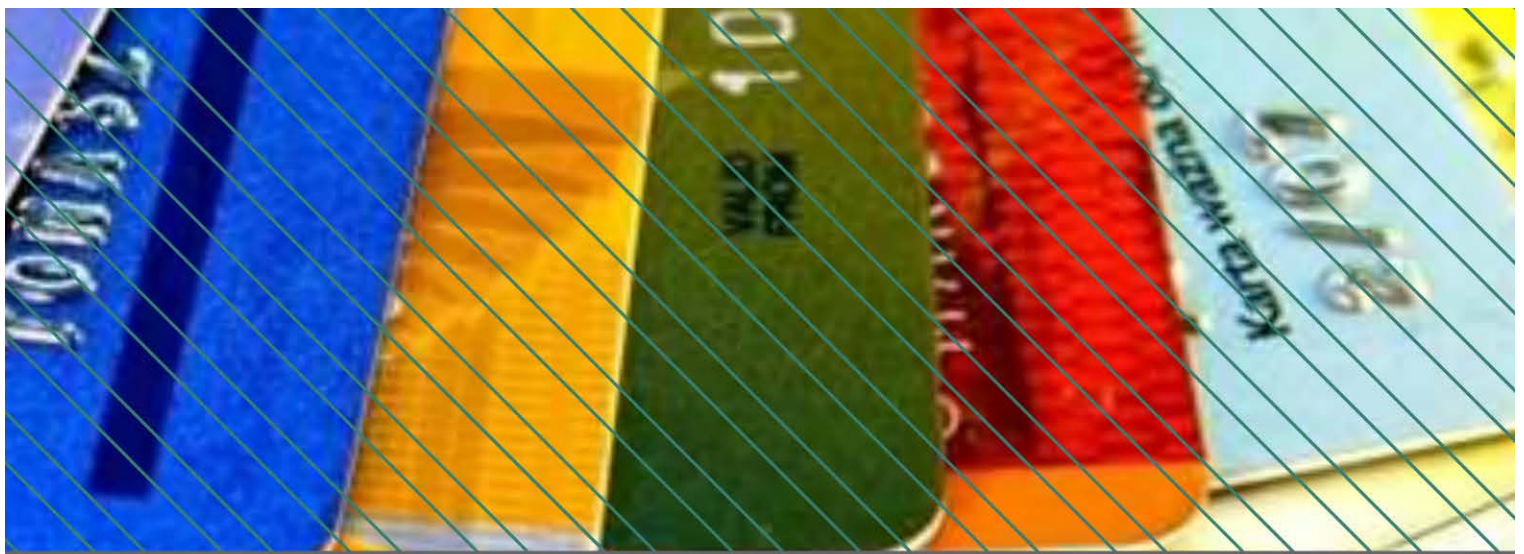
Quidme Income Model

Quidme products target individuals in the rapidly growing under-banked and un-banked population who need cost-effective and secure money remittance technology to send cash worldwide.

This population comprises roughly 16% of the U.S. population and 2.2 billion consumers globally.

Revenues will be generated via:

- ✓ Interchange fees;
- ✓ Monthly card fees;
- ✓ Check cashing fees;
- ✓ International remittance fees;
- ✓ Quidme “buy” button licensing fees; and
- ✓ Quidme usage market data.



Quidme Market Opportunity & Partnerships

Quidme targets an addressable market of more than 150 million millennials, immigrants and under-banked individuals looking for quick, secure and easy mobile commerce solutions.

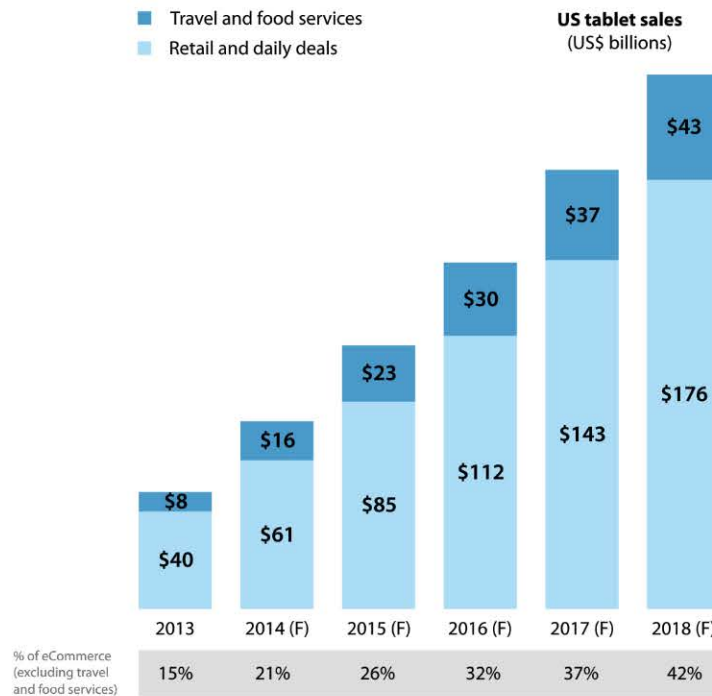
Broader Industry Opportunity

Mobile commerce sales in the United States were expected to spike past \$100 billion in 2014 as more consumers shop via tablets, according to a new report from Forrester Research analyst Sucharita Mulpuru.

The report forecasts that consumers would spend \$38 billion using their mobile phones while sales from tablets will grow to \$76 billion, or about \$114 billion in total. That's an impressive jump from Forrester's 2013 projections for smartphone commerce sales of \$24 billion and tablet sales of \$48 billion.

Mulpuru says the growth will largely be driven by the rapidly increasing consumer adoption of tablets and mobile phone, Americans' growing confidence in shopping on these devices, and merchants' efforts to fine-tune the mobile shopping experience.

Figure 1: Forecast: US Tablet Commerce Sales, 2013 To 2018



The report estimates that while only 38% of smartphone owners and 31% of tablet owners were expected to purchase using those devices in 2014, the figures will grow to 55% and 61%, respectively, for smartphones and tablets in three years. In 2018, Mulpuru estimates that mobile commerce sales will top \$293 billion with total ecommerce sales in the U.S. expected to grow from \$294 billion this year to \$414 billion in 2018.

The unarguable growth in the mobile commerce industry creates what IFAN calls the “new” Internet Consumer Terminal (ICT) industry.

Out with the Old, In with the New

The introduction of debit transactions and mobile commerce within the e-payments industry is undeveloped and will thus give birth to numerous opportunities within this new ICT industry. In the past, consumers weren't able to remotely use debit transactions with the security of a PIN present transaction. With IFAN's new technology, however, the ability for remote, instant and secure transactions has been developed.

IFAN's proprietary method is the catalyst to this new ICT industry and will disrupt the worldwide payments industry with more options than ever before.



Today's Web merchants can only receive payments via "card not present" protocols, which results in higher transaction rates and with an increased chance of chargebacks than with being paid by "card present" (walk in retail face to face) transactions. In addition, it will also enable the Web merchant to receive a same as cash payment by debit card with PIN or to be paid by the equivalent of a credit card present payment at a rate lower than industry standards.

IFAN's Leading Edge

There are currently several detrimental problems with payment processing in the traditional credit and debit card industry. IFAN's innovative technology and approach to the mobile payments industry addresses these issues and provides superior solutions to traditional payment methods.

- ✓ **Theft/Vulnerability** – The customer is exposed to identity theft and the risk of unapproved transactions when using credit online and providing personal data to the merchant.

IFAN Solution – iPIN Technologies holds key patents, enabling the company to prevent exposure of personal customer data during business transactions.

- ✓ **Higher Processing Cost** – High fees come as a result of higher risk, ultimately reducing the motivation for certain businesses to accept credit and limiting the consumers access to them.

IFAN Solution – IFAN offers an instantaneous method to process the transaction and eliminates extended processing time, dramatically reducing the cost.

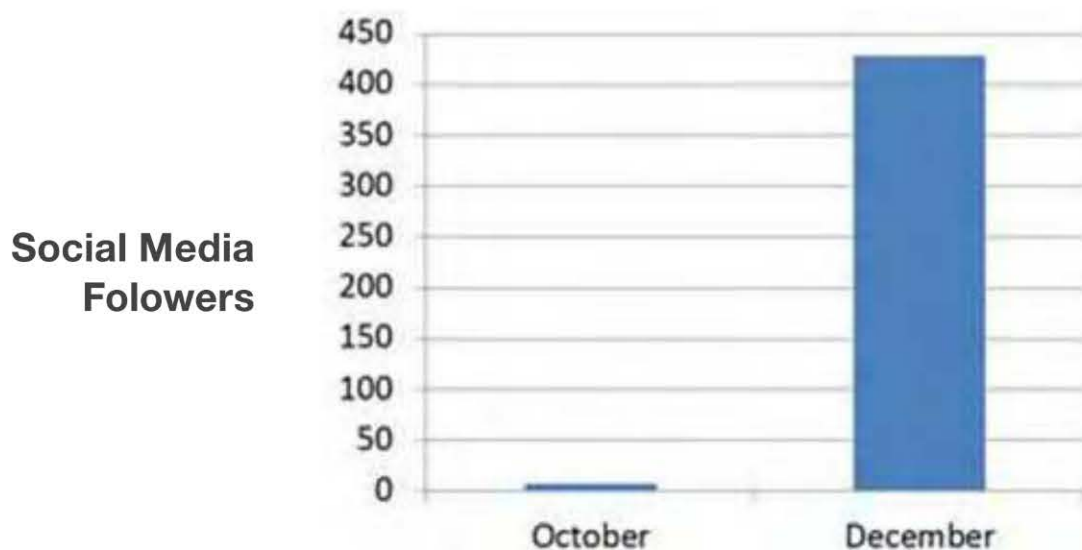
- ✓ **Quicker, Cheaper P2P Money Transfers** – Credit is a slower and less secure process because intermediaries hold customer information for processing. This costs significantly more due to the risk of theft and longer processing times.

IFAN Solution – Quidme allows approximately 55% processing cost savings when compared to traditional money remittance services such as MoneyGram and Western Union. Cheaper, quicker and more secure transactions come as a result of this proprietary debit text payment technology. No personal data is given away.

Building Brand Awareness

IFAN continuously pursues opportunities, visibility and partnerships to maintain its position at the forefront of the \$60 trillion non-bank financial services industry.

As part of this objective, IFAN is enhancing its marketability by harnessing the extensive reach of social media. Within just a few months, IFAN has increased its social media network – and the numbers continue to grow.



Establishing a broader social media network will enable IFAN to grow brand visibility and communication with existing and potential shareholders, potential partners, and the general public.



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For more information, please contact:

QualityStocks
3370 N. Hayden Rd.
Suite 123-591
Scottsdale, AZ 85251
480-374-1336

www.QualityStocks.com
Editor@QualityStocks.net

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