

Callidus Pay

Your path to a secure future



Callidus Pay - Learn everything and get started in a professional manner!



- Our mission is to enable every EU citizen to personally manage their money
 1. at any time,
 2. at any location,
 3. in their mother tongue and
 4. at the lowest possible prices.
- Our vision is a world without paperwork and waiting in lines, but also a world where everyone is their own personal banker in their native language, where everyone can make money in the financial industry, where "Callidus Pay" is the first thing that comes to your mind when you think of electronic banking.

Callidus Pay - a unique system on the EU market!



- With Callidus Pay:
 1. You should become your own personal banker, you can recommend Callidus packages to others and get your Callidus package completely free.
 2. You should become the owner of a Callidus franchise and make permanent and high profits in the fastest growing industry in the 21st century.
 3. As an owner of the Callidus package, you can use Callidus cashback offers, and as an owner of the Callidus franchise, you can become a cashback partner yourself.

Callidus Package

A card that makes a difference.
Every EU citizen should own it.

Callidus Franchise

The only franchise system in FinTech industry for EU citizens and others.

Cashback Partner

A unique savings system for Callidus Package owners and earnings system for Callidus Franchise owners.

Safety

Is guaranteed by working with Intergiro, Visa, Mastercard, as well as Callidus Pay's membership in the German Franchise Association.

Callidus Private Package



Let's start with our basic offer - get into the system for only 48.50 €

Private package - the lowest price on the EU market

✔ the Private package includes:



- ✔ EU IBAN - an account with Swedish IBAN, available immediately
- +
- ✔ Physical Visa debit card - our card can be used to pay and withdraw money in over 200 countries around the world - like any other Visa card
- +
- ✔ Virtual Visa debit card - a real solution for electronic payment, active immediately upon order

ONLY 2.99 EUR PER MONTH!!!
or, even better, for 0* EUR



Private package - and that monthly cost can be 0 EUR! How?

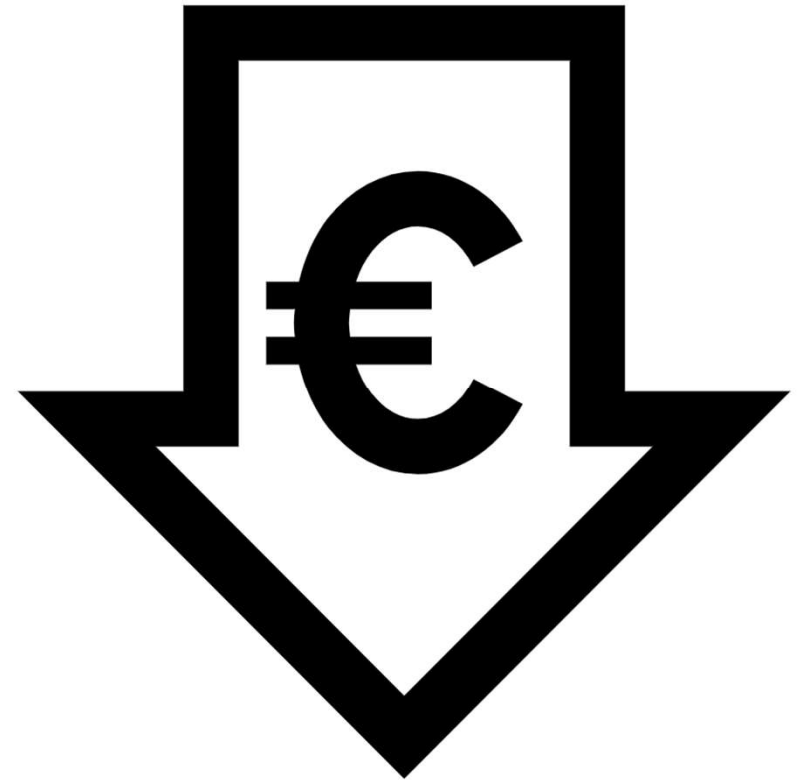


- When registering a Callidus Pay account (using the Callidus Pay mobile app) you receive your personal Callidus referral code
- A quick and easy referral system via your phone, using the prepared referral system within the Callidus app, as well as through marketing materials
- Recommend Callidus Pay to your friends, colleagues, family and others and get a discount on your Private package
- Recommendations are calculated exclusively in 4 levels of depth, vertically (indirectly, i.e. recommendations of your personal recommendations), and with no horizontal restrictions (directly, i.e. direct, personal recommendations)
- Make 36 referrals (direct or indirect) and your Private package for the next and all subsequent years is completely free!
- The following several reasons are why you should purchase the Private Package



+ The prices for an account and a card are the lowest on the EU market

- The cheapest money transfer - 0 EUR
 - Sending money to any Callidus Pay user is possible without any fee, regardless of the transaction amount
- Withdrawing money from an ATM - 1.5 EUR
 - Fixed cost regardless of the amount of the transaction
- Account top-up :
- SEPA transfer (from your own or someone else 's account) for only EUR 0.15
- 1% fee for top-up in Callidus account from your card at another bank, if you wish to have money immediately available in your account
- Physical card - 7 EUR
 - Ordering a new physical card costs EUR 7, including postage
- Card payment fee - 0.15 EUR
 - Fixed cost regardless of transaction amount



+ Payment at places having cashback



- The Callidus cashback system is being developed to be a network of companies (restaurants, hotels, shops, beauty salons, fitness centers... all kinds of businesses), across the EU, which provide certain discounts on their products/services to Callidus users
- All you have to do is pay with a Callidus card and you get a great discount
- Using the Callidus Pay mobile application, search all cashback partners and their offers
- Filter cashback offers by country, product/service type on discount, and even discount amount

+ Unique functions on the market



- Scan and pay - the Callidus app allows users to pay for their services by easily creating a QR that the customer needs to scan and make a payment, the money is immediately in your account
- Advanced search for cashback offers and taking advantage of a large number of discounts
- Making money through the system of recommending Callidus to contacts in your phone directly through the mobile application
- Cancellation of packages, cards, accounts in a few seconds, without complicated procedures and with an automatically confirmed cancellation

+ Money Safety and System Security



- Multi-level protection of your account and your money:
 - Callidus Pay
 - Authentication by email and password
 - Double authentication via PIN code and/or biometrics
 - Locking and unlocking the payment card via the app
 - Intergiro
 - Creation of Intergiro PIN code and/or biometrics
 - Security guarantee of funds (deposits) by the Central Bank of Sweden
 - Protection through the latest 3D security system





Easy referral through the app and via the marketing materials



- Sharing referrals with contacts from your phone
 - Click on "Recommend Callidus"
 - Choosing the media through which you want to send the recommendation (Viber, WhatsApp, Facebook, TikTok, mail, SMS)
 - Selection of contacts/friends to whom you recommend Callidus
- A pre-prepared referral message that contains your personal Callidus referral code, but also a link that the user can click on without entering the code manually
- Also by handing out business cards, flyers, posters, etc. Anyone can get their next annual subscriptions for free
- In the application, you can track the implemented referrals, as well as the received discount on the annual subscription including the achieved entirely free annual subscription

+ You can also become a franchise owner



- If you conclude that you are successful in recommending Callidus to new users, why not become an owner of the Callidus franchise and start your fintech business already today?
 1. Find out more about the Callidus franchise on the website
 2. In the already installed app, click on "Become a franchise owner" and start the registration
- For the lowest investment, you enter a fintech business that generates the fastest possible profit, in the fastest growing industry in the world
- You can earn unlimited lifetime earnings through the referral system of Visa and Master products
- You are no one's employee, nor do you have employees, work from wherever you want and whenever you want, there are no reports, quotas or meetings...

Callidus Franchise

Recommend Visa and Master cards,
through your company - and earn money!
This is available only in the Callidus Pay system

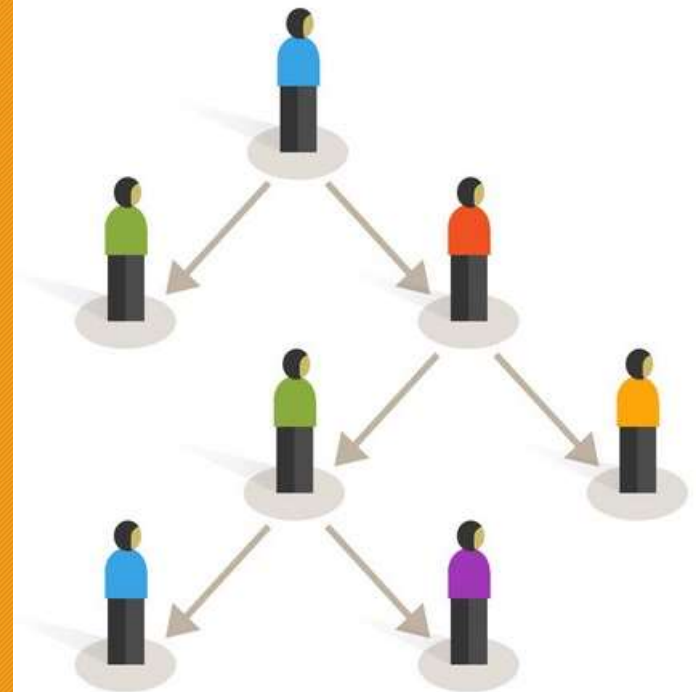




A unique way of earning through referral marketing



- The franchise owner earns money by recommending the Private Package and recommending the Callidus franchise to new customers through various marketing systems.
- Commission for referrals is calculated in 4 levels of depth vertically (indirect referrals), while there is no limit horizontally (direct referrals)
- As a franchise owner, you receive a commission of 3 EUR per year for each registration (and extension) of the Private Package according to your recommendation, or 200 EUR annually for each registration (and extension) of the Callidus franchise license according to your recommendation
- The commission is earned as long as you and your referred customers (in 4 levels) pay the annual subscription fee. There is no time limit.





Fast-growing rate of referrals of the Private Package



- Anyone who buys a Private package has a vested interest in recommending further, making their Private package free, which brings you profit.
- The initial measurable success of your activities is considered a successful direct recommendation of at least 12 Callidus Private Packages.
 - Those 12 owners of Private Packages will make 36 referrals in order to get their package for free, then another 36, and so on, in 4 levels of depth, and all earnings are yours



+ Fast-growing rate of franchise referrals

- Anyone who receives the information will want to work in this industry.
- Anyone who buys a Callidus franchise has a vested interest in making further referrals, to achieve a return on investment through 4 levels of recommendation, which brings you profit.
- With a little effort you have unlimited earning opportunities.
- The initial measurable success of your activities is considered successful direct recommendation of at least 12 Callidus franchise licenses.
- Those 12 franchise owners will recommend another 10-15, then another 10-15, and so on, in 4 levels of depth, in the first work year, and all subsequent years.



+ Fully automated activity



- Callidus allows you fully automated work, without complicated procedures and administration
- Recommending, i.e. referrals, are made directly through the Callidus Pay mobile app to all your phone contacts, using any communication channel (Viber, WhatsApp, TikTok, Facebook, SMS, email, etc.)
- Pre-prepared referral messages with your code that you forward to your contacts
- Already available marketing material with your code that you can download for free and place in your store or your customers' facility (restaurants, fitness centers, hair salons, sports centers, etc.)
- Automatic commission calculation on the first of every month, issuing a voucher to Callidus and sending a copy to you and your tax advisor
- Commission payment by Callidus on a monthly basis



Very little time investment, huge financial gains



- There is no initial investment, except for the purchase of a franchise license which is tax-free
- No investment in equipment, office space, etc.
- All marketing materials are already available and personalized for you (all your data is entered automatically)
- All you need to do is direct potential customers to our website and mobile app, using the referral system, marketing materials, and your personal Callidus referral code - we take care of everything else
- All your referrals for franchise owners (restaurants, hotels, TV and radio stations, boutiques, medical offices, etc.) will be conducting their own marketing by purchasing a franchise and entering into the cashback system, your job is to give them a hand in the start

+ Absolute freedom in work



- No working hours,
- No fixed workplace,
- No quotas,
- No reports, no meetings
- You have no employees nor are you anyone's employee,
- Everyone directly signs a contract with Callidus Pay
- You alone decide: when, where, how long...



+ Work throughout the EU



- The Callidus franchise license does not refer to a specific country, but the entire EU area is covered by the license
- You can recommend Callidus to potential Private Package owners or to Callidus franchise owners in all EU countries,
- And, through your indirect recommendations, it will surely spread to other EU countries
- You can even recommend the Callidus franchise license to potential customers outside the EU!





Cashback Partner - everyone who has a Callidus card benefits

- After registering your Callidus franchise, you have the option to register as a Callidus cashback partner for free
- Free opportunity to offer your products/services to all Callidus users with the approval of a certain discount
- You decide how much discount you will give to Callidus card holders on your products or services
- This way, you increase visibility and the profitability of your business in and outside of the EU, and you double your profits there



Callidus Pay
CASHBACK PARTNER

Here, you can get discounts by
paying with Callidus Pay card.

www.calliduspay.com



Callidus Pay Cashback System



A unique cashback system in the EU - we turn expenses into profit

You purchased a franchise and you own a business - Now offer your products/services for free to Callidus customers



- Offer your products/services in the Callidus app for free (a system similar to booking.com)
- Enter the product/service offered by your main business (restaurant, cafe, fitness center, etc.) into the Callidus system in a few minutes, directly through the Callidus Pay mobile app
- Add any details about the product/service, description, images, type and amount of discount, and address at which the purchase can be made
- After filling out the form, your offer is immediately visible to all Callidus customers and your profits start to multiply, while you strengthen the connection to your customers



Increases visibility and profits of the existing business with your marketing materials



- You gain greater visibility of your core business by directly placing your offers in the Callidus app and by using flyers, posters, rollups, and other materials at your place, informing thousands of Callidus customers of your company or business
- You increase the income of your core business because everyone will pay more in places where there is a discount as opposed to places where there is none
- You become recognizable on the market because your offer is now visible to a large number of users in multimedia form (photos, description, address, etc.)



The main advantages of our cashback system



- The cashback system will be used by all customers of Private packages and all Callidus franchise owners because everyone directly benefits
- It is always preferable for customers of Private Packages to shop at places where they offer discounts, because that way they save money, and they will be able to shop at various types of cashback places (hotels, hair salons, gas stations, restaurants, various stores, etc.) - this is how expenses are directly turned into profits
- Callidus franchise owners will not miss the opportunity to constantly improve their offer, as well as to recommend the purchase of a franchise to their colleagues in the industry and to others, so the number of cashback places will constantly grow

What are those discounts?



- Discount provided by restaurant owners, hotel, stores (including Callidus franchise owners) on their products/services through the Callidus cashback system, for example: a percentage reduction of the regular price of the product/service or the amount of the discount on the regular price in EUR
- % discount - percentage reduction of the regular price of your product/service for Callidus users
- EUR discount - a fixed discount amount, expressed in Euros, by which the regular prices of your product/service for Callidus users are reduced
- The owners themselves decide on the amount and type of discount they give

How to find cashback places and save money



- All Callidus users can, using the Callidus mobile app, search for cashback offers by country, location, type and amount of discount, and many other criteria
- All users are notified if a new cashback offer appears in the system
- Search option for cashback offers in one's city, or offers near one's current location
- The option of filtering offers to only those that offer % discount, or EUR discount, or those that offer at least 10% discount, etc.

Private package, franchise, cashback - all in your native language



- Everything you use in our system (web, card, app, support, films, education, contracts, marketing, etc.), is in your native language
- We provide content in the largest number of languages in the industry



Marketing

Referrals, your path to success



Learn everything about Callidus, then start recommending it - here is what you can do



- Directly, personally, by word of mouth, to known and unknown people, and to target groups (restaurants, fitness centers, hair salons, sports clubs, stores, etc.) with already available marketing materials - flyers, posters, RollUp banners, etc.
- Presentations, i.e. showing promo films and PowerPoint presentations in private homes, businesses, hotel conference rooms, etc.
- Promotion via social networks
- Own website
- Blog
- Email marketing
- Video marketing
- Billboards, citylights, etc.
- The following are some examples...

Roll Up

- Roll Up to promote the Private package
- Roll Up to promote the Callidus franchise
- Ideal for placement in the entrance area or at the bar, reception, etc.



Flyer - Private Package - ideal for placing on any table, in every room, for handing out to guests..



How can I get my Package for free?

Yes, you saw that right, you can get your Package completely free!

Download the Callidus Pay app, buy a Private package and get your personal Callidus referral code.

Available both for iOS and Android!



Recommend Callidus Private Packages simply and quickly to your phone contacts directly via Callidus app using a prepared recommendation system.



All Callidus Package owners can become a Callidus franchise owners too, when they become successful in making recommendations.



Security is guaranteed by systems from the well-known Visa with their 3D security standard and from Intergiro, a Swedish financial institution



Everything you use in our system (web, card, app, support, etc.) you use in your native language. We provide content in the largest number of languages in the industry.

Supported by



We wish to be your second ... but the first one in your heart

www.calliduspay.com

CALLIDUS REFERRAL CODE

Visit us!



Callidus Private Package

Order a card you'll love very much!

EU IBAN
An account with Swedish IBAN

Virtual Visa Debit Card
The ideal solution for e-payment

Physical Visa Debit Card
Pay and withdraw money in more than 200 countries

Unique in the EU market: The whole package **only 2,99** EUR per month!

The cheapest money transfer - 0 EUR

Money transfer between two Callidus users, no matter where they are (within or outside the EU) is completely free! Regardless of the amount sent, 1 EUR or 10,000 EUR, zero fees!

Bank account and payment cards - 0 EUR

If you like Callidus, kindly refer it to friends, family, coworkers, and more. When someone signs up with your Callidus code, you'll receive an instant discount while keeping your membership entirely free!

Pay with Callidus card - save money

Callidus is creating a cashback network across the EU, including various businesses like restaurants, hotels, and shops. Use your Callidus card for exclusive discounts at these partner locations. Find the full list in our app.

And many other useful feature

See more at www.calliduspay.com/private-package

Callidus Card

Ideal for any purpose, and also the cheapest!

Callidus vs EMI competitors

Service/Provider	EMI Competitor 1*	EMI Competitor 2*	Callidus Pay
Monthly cost	35 EUR	4,90 EUR	2,99 EUR
ATM withdrawal	2% fee, min 2 EUR per withdrawal	2 EUR regardless of the amount	1,5 EUR regardless of the amount
Physical payment card	6 EUR + postage	10 EUR + postage	7 EUR postage incl.
Card payment fee	1,5-2% fee on the paid amount	1,5% fee on the paid amount	0,25 EUR regardless of the amount
Account top up	1,5-2% fee	1,5% fee on the paid amount	1% fee
Internal transaction	Free	Free	Free

*Electronic Money Institution

Callidus vs Banks

Lorem Ipsum	EU bank 1	EU bank 2	Callidus Pay
Monthly cost	6 EUR	5 EUR	2,99 EUR
ATM withdrawal	2,30 EUR regardless of the amount	1,5% EUR regardless of the amount + 0,25 EUR per withdrawal	1,5 EUR regardless of the amount
Physical payment card	6 EUR + postage	8 EUR + postage	7 EUR postage incl.
Card payment fee	2% fee on the paid amount	1,5% fee on the paid amount	0,25 EUR regardless of the amount
Account top up	2,5% fee	1,5% fee	1% fee
Internal transaction	0,20 EUR	Free	Free

Flyer - Franchise - ideal for placing on any table, in every room, for handing out to guests..



Want to boost core business profits and visibility?


Register as a Callidus cashback partner!

After registering your Callidus franchise, you have the option to register as a Callidus cashback partner for free.

In our application, all Callidus package owners can see where the cashback partners are, and receive push notifications when new cashback offers are published.

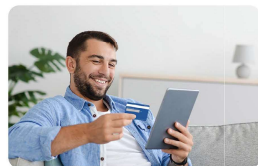
You decide how much discount you will give Callidus cardholders for your products or services. In this way, you increase the visibility and profitability of your business in the EU outside of it - wherever we have Callidus card and franchise owners.

 I am boosting the visibility of my core business

 I am increasing the income of my core business

 I am becoming recognizable on the market

read more at: calliduspay.com/callidus-cashback



Supported by



Establish your own online banking company now in the fintech industry as a licensed franchisee - start for only 1900 €!

This is an opportunity you shouldn't miss!

www.calliduspay.com

CALLIDUS REFERRAL CODE



Why Callidus franchise?

Stop reading this if you do not wish to earn lots of money. This business offer is intended for those who like to make money

- ✓ Because you can start **earning money right away**, without long and complicated preparation
- ✓ Since it has been proven that buying a franchise is the cheapest and **shortest way to success** in any business idea.
- ✓ Because Callidus Pay is the only company in the EU from which you can buy a franchise to **work in the fintech industry**, the fastest growing industry in the world.

What do I get by bying Callidus franchise?

Ideal for everyone who has lots of contacts, life experience, who have their own company and for those who want to make money.

-  Everything I need to launch a fintech business: education, marketing videos, mobile app, Callidus financial software, website, ongoing support, etc. - all in my native language. *(content available in 10+ languages)*
-  A unique opportunity to run my own fintech business with global brands such as: Visa, Mastercard and European brands: Intergiro and the German Franchise Association.
-  Quick return on investment and high earnings, with all the freedom to choose working hours and places of living and working.
-  A time-saving system for recommending Callidus packages and franchise licenses via word of mouth, mobile applications, and Callidus marketing materials.

calliduspay.com/franchise
 Everything in your native language

Franchise - recommendations, your way to success

Your success is our common goal. Callidus Pay invests money in its satisfied customers



- 1 Become a franchise owner**

Register as Callidus franchise owner + receive your unique Callidus code for referrals to join.

Recommend new Private package owners or new franchisees + Earn permanent commission every time your referrals, direct or indirect, pay their annual subscription
- 2 Start with recommendations to acquaintances**

Quickly recommend Callidus packages/ franchise directly via Callidus app, or via videos, flyers, and other marketing material.

Unlimited horizontal recommendation possibilities, and up to 4 levels vertical recommendations are the guarantee for rapid income growth.

Measurable success: successful recommendation of 12 new franchise owners + 12 package owners. Lifetime continuous earnings ensured.
- 3 Recommending as a pro**

After the initial success is achieved, start making professional recommendations through social networks, websites, various events, conferences, business meetings, TV and radio stations, restaurants, hotels, hair salons, ...

Find more at: calliduspay.com/franchise-owners

Flyer - Cashback Partner - put on the front door or next to an entrance, and onto a menu



Sticker - Cashback Partner - stick on the door of the facility to inform customers that they have a discount here



Callidus Pay
CASHBACK PARTNER

Here, you can get discounts by
paying with Callidus Pay card.
www.calliduspay.com



Personal business cards - for all Callidus customers



CALLIDUS PAY FRANCHISE

- ✓ Starting a fintech business is possible without any prior knowledge or professional training.
- ✓ Very low initial investment. Quick return on investment and lifetime high earnings.
- ✓ The freedom to work from wherever you want and whenever you want. There are no reports, meetings, quotas.
- ✓ You can gain complete knowledge of this industry at www.calliduspay.com



FRANCHISE LICENSE HOLDER
[Redacted]

CONTACT
[Redacted]
[Redacted]
[Redacted]

REFERRAL CODE
[Redacted]



CALLIDUS PRIVATE PACKAGE

- + **EU IBAN**
Account with Swedish IBAN
- + **Physical Visa Debit Card**
Pay and withdraw money in more than 200 countries
- + **Virtual Visa Debit Card**
The ideal solution for e-payment

Only **2,99 €** per month

Why Callidus online banking and Callidus Visa card?

- ✓ I am becoming my own personal banker - in my native language!
- ✓ I can send – via Callidus online banking - money to family members and friends - for free!
- ✓ The lowest costs of using a Visa card in the EU!
- ✓ Possibility to get the complete system for free!
- ✓ Earning money through the use of the Callidus cashback system!

Billboard ads - the ideal way for your ad to be seen by a huge number of people



Billboard ads - the ideal way for your ad to be seen by a huge number of people



City lights ads at railway and bus stations, airports



Publication of articles in newspapers



Printing of calendars, coffee mugs, and other promotional materials that are distributed to customers



And, finally: my earnings in Callidus



Let Callidus become a profitable hobby that brings you a secure income

Earnings from personal, direct and indirect referrals of a Private package



- The initial measurable success is a direct recommendation of at least 12-15 Callidus Private Packages.
- The system motivates the customers who purchased the "Package" to get their Private Package for free through their recommendations, directly and indirectly, following 36 recommendations/referrals.
- One example of possible commission calculation:
 - Level I - $12 \times 3 = 36 \text{ €}$
 - Level II - $12 \times 36 = 432 \times 3 \text{ €} = 1.296,00 \text{ €}$
 - Level III - $432 \times 36 = 15.552 \times 3 \text{ €} = 46.656,00 \text{ €}$
 - Level IV - $15552 \times 36 = 559872 \times 3 \text{ €} = 1.679.616,00 \text{ €}$
 - ... and then follows the second year of work, the third year of work, etc.



Earnings from recommendations of Private packages by your referred franchise buyers



- Level I: direct recommendation of 12 franchisees
- Level II: 12 recommended franchisees who each recommended 12 new franchisees = 144 franchisees
- Level III: Each of those 144 franchisees if they recommend 100 Private Packages = 14.400 Private Packages
- $14.400 \times 3 \text{ EUR} = 43.200,00 \text{ EUR}$
- ... and then there is the fourth level of commission, as well as the second year of work, the third year of work, etc.



Earnings from direct and indirect referrals of franchise customers



- See the earnings after direct referral of 12 new franchise owners, who further refer new franchise buyers
- Level I: $12 \times 200 \text{ €} = 2.400,00 \text{ €}$
- Level II: $12 \times 12 = 144 \times 200 \text{ €} = 28.800,00 \text{ €}$
- Level III: $144 \times 12 = 1728 \times 200 \text{ €} = 345.600,00 \text{ €}$
- Level IV: $1728 \times 12 = 20736 \times 200 \text{ €} = 4.147.200,00 \text{ €}$

Total possible earnings within approx. 1 year



- Possible total annual commission calculation
- Personal package recommendations
 - Level III $432 \times 36 = €15.552 \times 3 € = 46.656,00 €$
- Recommendation of Private packages from your recommended/referred franchise buyers
 - Level III $14400 \times 3 = 43.200,00 €$
- Direct and indirect franchise recommendation/referral
 - Level III $144 \times 12 = 1728 \times 200 € = 345.600,00 €$
- **Total annual commission = $46.656 + 43.200 + 345.600 = 435.456,00 €$**
- ... a then the fourth level of commission follows, then the second year of work, the third year of work - there is no limit

Welcome to Callidus!



- Never again will you be able to say that you didn't have a real and possible opportunity to make big money
- The amount of your earnings will be directly proportional to the effort you put into learning everything about Callidus, as well as the choice of how and to whom you recommend Callidus
- If you really want to choose this path - start today
- Who benefits from indecision and fear of new opportunities?
- Take your Callidus into your hands

Thank you for your
attention



For more information, visit www.calliduspay.com