



Venio Mobile

USA 5G MVNO with a difference

Connectivity, Communication & International Transfers — Unified

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Investment Opportunity

THE OPPORTUNITY

Mobile Is the Center of Cross-Border Life

Millions of people live mobile-first, cross-border lives.

They communicate daily, rely on their mobile phone as their primary connection and regularly support family members in other countries.

Annually **\$150B** flows from the U.S. driven by long-term diaspora communities supporting families across borders. \$60B+ is sent to Mexico alone, with major corridors also connecting the U.S. to markets such as the Philippines and Venezuela.

Yet today:

- Mobile plans are designed for local usage only
- Communication apps operate outside the mobile experience
- International transfers live in separate, standalone platforms

This creates friction for users whose lives are inherently global.

As Smartphone adoption continues to grow, the demand is no longer just for connected services – it is for a unified mobile experience built for cross-border families.

With a massive, recurring, under-served market the opportunity is to own the unified, device-level relationship where communication, connectivity and international value converge.

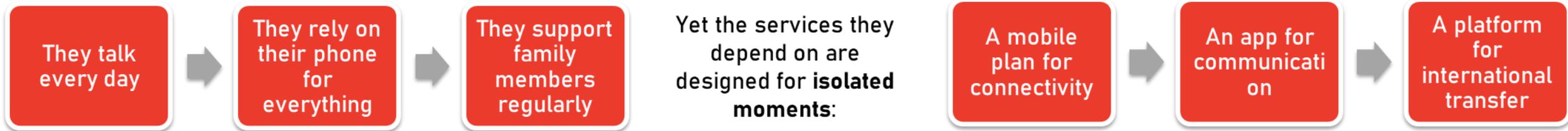
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THE HIDDEN INSIGHT

Mobile Is the Constant in Cross-Border Life

For global families cross-border interaction is daily not occasional.



The phone is already the hub of cross-border life — but the experience around it is fragmented.

The real insight is simple:

**If communication lives on the phone,
Value should move there too.**

Venio delivers value and lifestyle impact with how people already communicate and stay connected.

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THE PROBLEM

Cross-border families rely on their mobile phone every day. Yet mobile service, communication and international transfers live in separate platforms.

Users are forced to switch apps, restart processes and rebuild trust each time. This fragmentation creates friction, inefficiency, and broken experiences.

Engagement stays low and value flows are interrupted

Cross-border life demands a unified, mobile-first solution.

The issue is not communication.

The issue is that no system is built to capture and serve the full cross-border relationship.

What exists today are tools.

What is missing is a **connected network layer**.

Venio provides the solution

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THE SOLUTION

Venio Mobile replaces fragmented tools with a single integrated network layer designed for cross-border communities.

Instead of forcing users to navigate disconnected platforms, Venio unifies:



Communication



\$ Value transfer



Mobile services



Cash-to-digital access



Venio To Talk (Push To Talk)

All within one trusted environment.

By connecting these elements at the network level, Venio allows value to move as naturally as conversation.

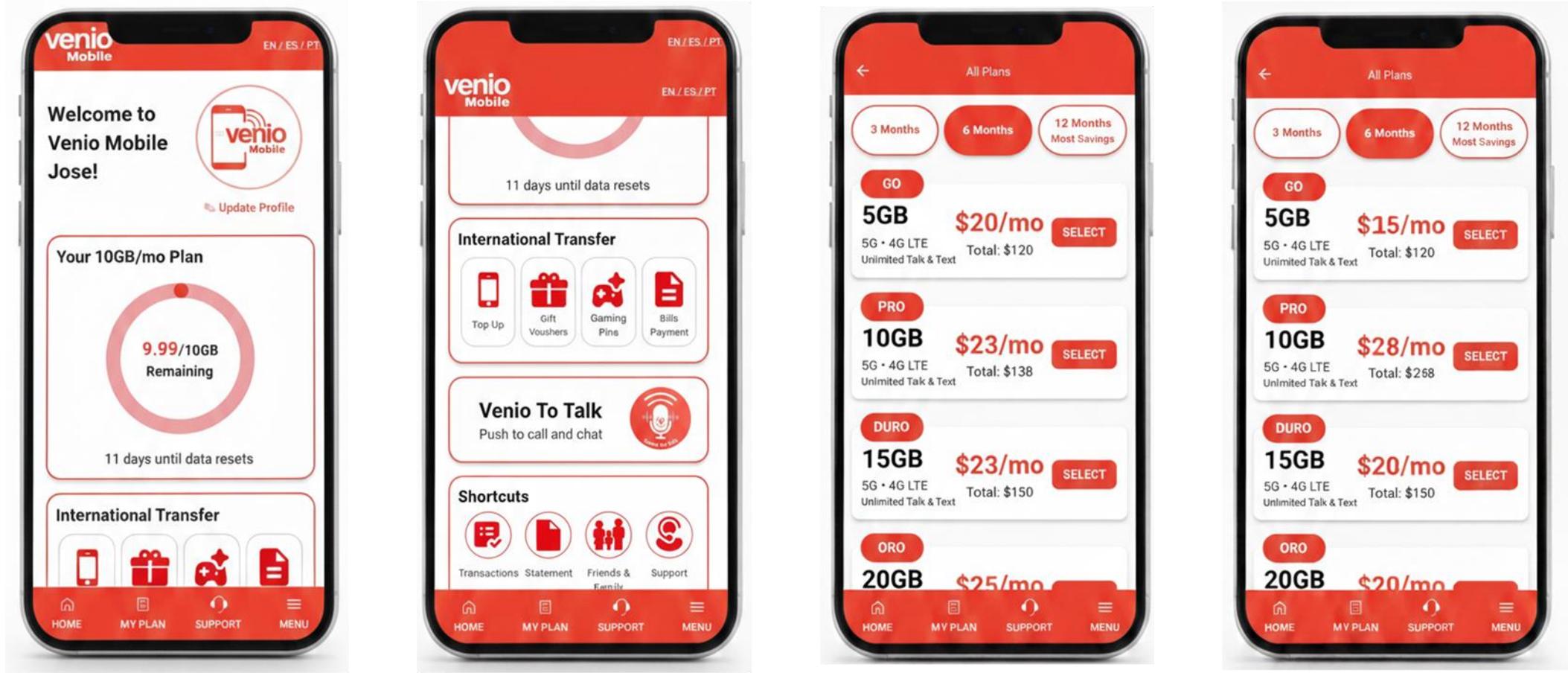
This unified layer:

- Eliminates friction between services
- Preserves context, trust, and identity
- Increases frequency and lifetime value
- Enables multiple transactions from one relationship

Venio Mobile is not another app in the stack — it is the **infrastructure that connects the stack.**

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VENIO MOBILE APP



A clean, modern and intuitive mobile experience designed around simplicity and cross-border connectivity. Users can easily manage their data plans, monitor usage in real time, access International Transfers and use Venio To Talk (Push-to-Talk).

All within a seamless unified interface built for global families.

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WHAT'S INSIDE VENIO MOBILE

VENIO MOBILE THE APP & ECOSYSTEM

Connectivity, Communication & International Transfers

Mobile Voice, Text & Data Plans
Low Cost Voice, Text, and Data plans with reliable international calling



Real-Time Usage & Data Management
Transparent control of plans, real-time usage tracking, and seamless plan management directly from the app.



Venio To Talk (Push To Talk)
Communication service integrated into the Venio Mobile app, allowing users to talk in real time with the press of a button—eliminating the hassle of long-distance dialing codes or the delays of typing long messages.



International Transfers
Move money across borders with confidence. From supporting family back home to paying international bills. Access food, groceries, transportation – all top brands



Bill Payments & Essential Services
Pay utility bills, phone bills, and other essential services abroad quickly and securely.



Unified Cross-Border Mobile Experience
A single platform combining connectivity, communication, transfers, and marketplace services into one seamless mobile experience.



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Venio Mobile "Your World Connected"

VENIO ECOSYSTEM

Venio is designed as an **ecosystem**, where each product strengthens the other and increases overall network value.

Rather than operating as standalone services, Venio's modules are interconnected, allowing users to **communicate, transact, and access services within the same trusted environment.**

The Ecosystem Effect:

- Each layer reinforces the others
- Talk drives trust and engagement
- Pay captures transaction flow
- Mobile locks in recurring usage
- Terminals expand accessibility

Together they form a self-reinforcing cross-border network.

Venio does not compete feature by feature.

It competes by owning the relationship layer.

INTEGRATED SERVICE ECOSYSTEM



Seamless Connectivity, Global Reach, Empowering Businesses.

HOW VENIO MAKES MONEY

Phase 1: Venio To Talk – The Viral Engine

Venio To Talk is a free iOS and Android push-to-talk app.

Users: Push and speak instantly, Broadcast 1-to-1 or to private groups and Connect globally in real time

This drives: Low-friction onboarding, High daily engagement and Organic group-level virality

For diaspora families, voice is more intimate than text. For work crews and small teams, it replaces walkie-talkies. For close-knit communities, it creates persistent connection.

Phase 2: Financial Layer Inside Trusted Networks

Once inside Venio To Talk, users are introduced to: Venio Pay and Venio Mobile

Send: Digital vouchers (redeemed in local stores abroad), Bill payments, Airtime top-ups and Remittance transfers

Venio offers bundled handset + service packages via a T-Mobile MVNO structure.

Venio earns transaction fees. Because transactions occur inside connected groups, trust and frequency increase. Recurring ARPU, Higher LTV, Direct customer relationship and Reduced churn

Phase 3: Retail Terminal Network (Density Infrastructure)

There are over 160,000 convenience stores in the U.S. serving underbanked and immigrant communities.

Venio targets: 2,500 stores by 2028 (≈1 in 50 penetration)

- In-store terminals:
- Convert cash to digital value, Expand access for underbanked users
- Increase corridor liquidity Reinforce Venio brand presence

Cross-border value flows are built on **trust and repetition**, not one-off transactions. Venio works because it operates **inside trusted relationships and circles**, not outside of them.

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BUSINESS MODEL

Venio scales by:

- Increasing transactions per user
- Expanding services per relationship
- Growing across new corridors

Venio does not need to replace users repeatedly.

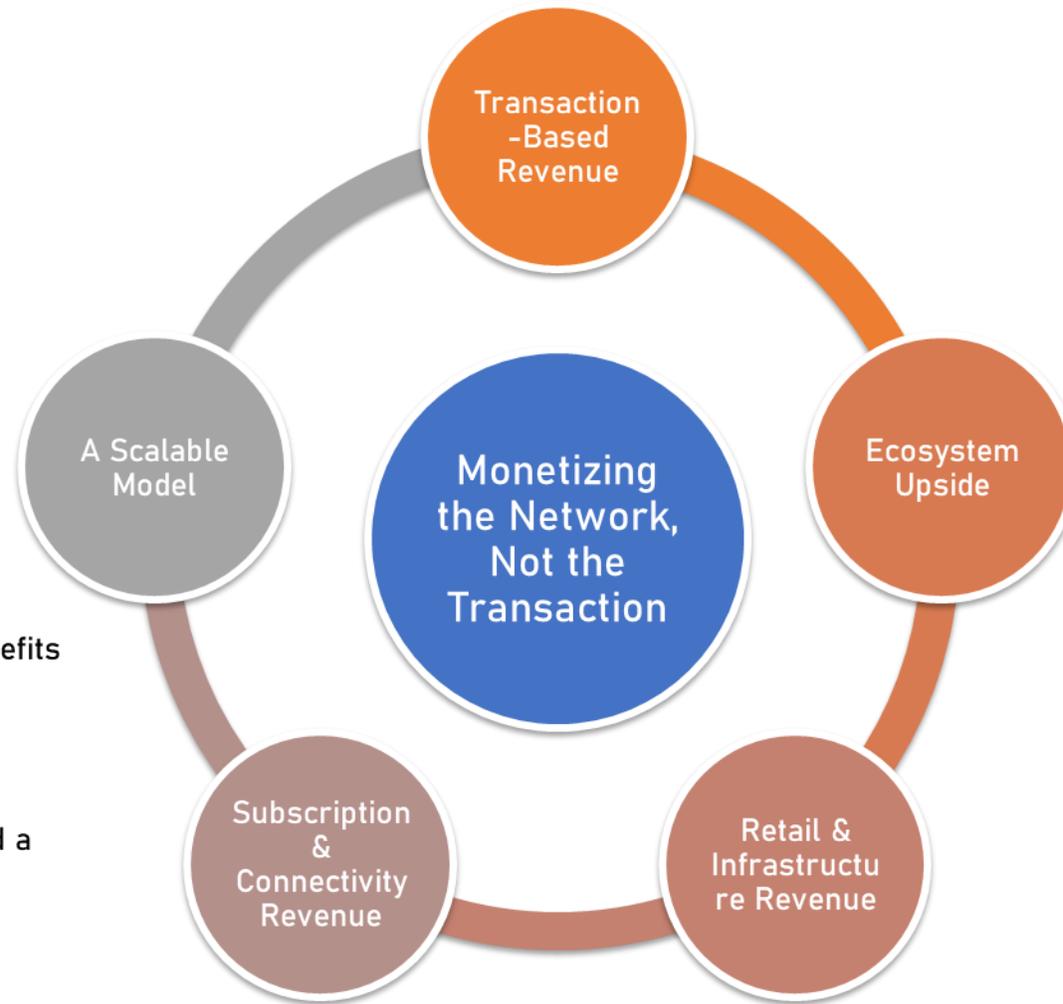
It grows by **monetizing the same and new relationships more deeply over time.**

Subscription & Connectivity Revenue

Through **Venio Mobile (MVNO)**, Venio benefits from:

- Recurring subscriber revenue
- Predictable monthly cash flows
- Higher user lock-in and retention

Connectivity becomes both a product and a **distribution engine.**



Venio generates revenue from **cross-border value flows** through Venio Pay, including:

- Remittances
- Bill payments
- Vouchers
- Mobile top-ups

Fees are embedded naturally within high-frequency usage, reducing price sensitivity.

As usage deepens, Venio unlocks additional monetization opportunities:

- Cross-selling services within the network
- Partner integrations offering new products
- Data-driven service optimization using AI

Venio Terminals enable:

- Cash-to-digital onboarding
- Retail-based transactions
- Potential B2B and partner service fees

This channel expands reach while generating **offline-to-online conversion value.**

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STRATEGIC ADVANTAGES

Communication-Led Acquisition

Most remittance companies *buy* customers.

Venio **builds communities** through daily communication.

Venio To Talk becomes the primary entry point, dramatically reducing acquisition costs and increasing trust.

Network Effects at the Family Level

Venio grows through **family and social clusters**, not isolated users.

As more members of a cross-border network join:

- Communication frequency increases
- Transactions become natural and recurring
- Overall network value compounds

Diversified Monetization

Venio monetizes the relationship across multiple layers:

- Transaction fees (Venio Pay)
- MVNO ARPU (Venio Mobile)
- Venio To Talk fees
- Handset margin
- Future cross-border retail expansion

This reduces dependency on any single revenue stream.

High LTV Potential

Daily communication creates **stronger retention** than occasional remittance usage.

Venio captures value over time, not per event.

Global Corridor Expansion

The model is repeatable across corridors, with future rollout planned:

- Venio To Talk in: Mexico, Colombia, UAE and Philippines.
- MVNO - Planned Launched in Mexico and Colombia

Venio scales horizontally across geographies using the same network logic.

Built to Scale Through Networks

Venio is strategically positioned to scale through **community-driven adoption**, not transaction-based acquisition.

Most cross-border platforms grow corridor by corridor.

Venio grows **network by network**.

The Venio logo is displayed in a bold, lowercase, red sans-serif font.

ROLLOUT STRATEGY

Raise – US\$250,000 – Own 10% of Venio

Focused Entry, Scalable Execution

Venio's rollout strategy prioritizes **high-volume corridors** and **dense diaspora markets** to accelerate network effects.



\$250K at \$2.5M pre-money

Use of Funds

- Deployment of **50 pilot retail locations**
- User acquisition for **Venio To Talk**
- Compliance & infrastructure
- Sales and installations team



Initial Corridor Focus:

USA → Mexico
USA → Philippines
USA → Venezuela
USA → Central America



Launch Markets:

Atlanta, Los Angeles, Houston, Dallas and Chicago

These cities combine:

- Large diaspora populations
- High remittance volume
- Strong retail density



Milestones

- 50 stores Q2 2026
- 500 stores end 2026
- 2,500 stores by 2028
- Parallel growth of Venio To Talk user base



Future MVNO

- Mexico
- Colombia

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WHY INVEST NOW

- ✓ Massive, persistent diaspora demand
- ✓ Communication-first differentiates vs legacy remittance apps
- ✓ Exclusive Communication Technology - Venio To Talk (Push-to-Talk)
 - ✓ Clean cap table
 - ✓ Early valuation entry point
- ✓ Multiple strategic exit paths (MNOs, MVNOs, fintech platforms, payment networks)

**Scenario projection:
\$9.5M EBITDA by 2028
15x multiple → \$142M
valuation potential**

Global families communicate daily, not occasionally.
The mobile phone is their primary connection to the world.

Venio Mobile aligns connectivity, communication, and international value inside one mobile-first ecosystem.

Mobile Is the Center of Cross-Border Life

Remittance Is Moving Inside Mobile Experiences

The market is shifting from:

- Price-driven transactions to
- Embedded, high-frequency value inside mobile usage

Venio Mobile is positioned ahead of this shift, not reacting to it.

- Mobile penetration is universal
- MVNO models are mature and scalable
- International transfer rails are established
- Retail cash networks can be digitized
- Viral Communication Tools & Apps: Leverage established WhatsApp type services with Venio To Talk (Push-to-Talk App) using AI as a differentiation.

☞ What was complex five years ago is now deployable at scale.

The Mobile Ecosystem Is Finally Ready

Early Ecosystem Ownership Creates Defensibility

The earlier Venio Mobile captures communication-led user networks:

- The harder it becomes to displace
- The higher the lifetime value
- The stronger the ecosystem lock-in

This is a land-grab for the mobile relationship layer.

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VISION

Venio Mobile — The Mobile Infrastructure for Cross-Border Families

Venio Mobile powers interconnected global families, enabling them to stay connected, communicate instantly, and move value seamlessly across borders — all through their mobile device.

As migration and global mobility increase, cross-border relationships are no longer occasional.

They are continuous and mobile-first.

Yet the mobile services that support them remain fragmented.

Previously inaccessible markets: dramatic shift in politically challenged regions like Venezuela, creating new global inclusion opportunities.

Venio Mobile is changing that.

We are not building a traditional mobile plan.

We are building the mobile ecosystem for cross-border human networks.

By unifying connectivity, communication, and international transfers, **Venio Mobile** enables families and communities to operate across borders as if distance did not exist.

Over time, **Venio Mobile** evolves from an MVNO into foundational mobile infrastructure — supporting not just communication and money movement, but participation, services, and opportunity at global scale.

Venio Mobile — Cross-Border Life, Connected.



MEET OUR **TEAM**

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Warren Platt
Founder & CEO

Warren Platt is an accomplished telecoms technology entrepreneur and executive with global experience. He founded Venio with the aim to address a void in access to basic financial assistance in emerging markets. Specializing in international business development, marketing, strategic planning, relationship development, contract negotiation and P&L management. He has a deep knowledge of mobile technologies, digital media and marketing as well as billing pre-paid mobile subscriber bases.



Lariza Arcilla
CTO

Lariza Arcilla is an experienced senior software engineer and technical director who has worked with multiple startups. She has successful background in leading collaborative teams and implementing quality products. She also has experience working with clients in the banking industry. Her areas of expertise include creating core backends with API integrations, REST API development, and web and mobile development.



Jelena Tomic
Finance Director

Jelena Tomic is an accomplished Financial Director with excellent management / technical skills combining a practical approach to accounting and reporting. Jelena is a strong communicator capable of contributing effectively and using her own initiative when working as a team member as well as on her own. A strong Finance professional who enjoys working in challenging environments. Area of expertise include P&L Management, Forex, Tax, M&A, Audit, Forecasting / Cashflow Management.



Anne Balmoria
Marketing Director

Anne Balmoria is an experienced Digital Marketing professional and Product Manager with a decade of experience working with different industries such as FMCG, Tech, E-commerce/Retail, Academia and Fintech for both local and international markets. Her expertise includes Media Planning, Affiliate Marketing, Performance Marketing using multiple platforms and Project Management.

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Mico is a software engineer who has worked on creating various products including banking applications. He is capable of doing REST API, API integrations, web and mobile development using multiple programming languages.

Mico Chang

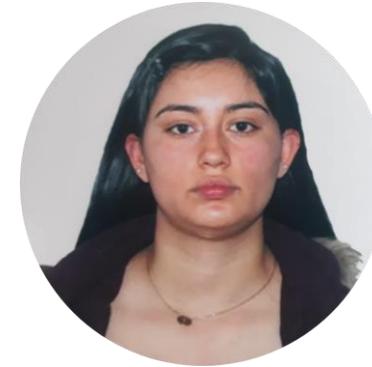
Senior Software
Engineer



Satwinder Sran is an experienced Commercial Manager with a demonstrated history of working in the telecommunications industry. Skilled in Sales, Business Development Marketing Strategy, Management, and Business Strategy. A strong sales professional dedicated to providing customer focused value and strong relationship management.

Satwinder Sran

Commercial
Director



Angie Garcia has experience providing customer and end user service support and is capable of designing, analyzing, managing and optimizing production and logistics systems to support business. She possesses great versatility across multiple areas of operations to achieve objectives.

Angie Garcia

Director of Global
Operations

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Interested in investing
in a transformational
opportunity?

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