

Procomer

Web Summit Vancouver 2025

May 2025




Executive Summary

IMPESA: one of the most promising companies in Central America / according to Forbes & BID

- ✓ Fintech company.
- ✓ 6 countries.
- ✓ 94% recurring income.
- ✓ Serving:
 - 20 tier 1 Banks.
 - 9.000 businesses.
 - 12.000 merchants.
 - 780.000 retail customers.

Partners



Licensing & Certifications



Leadership Team

A world class leadership team, highly experienced in banking and fintech businesses.



Mario Hernandez
Founder & CEO



Christopher Music
COO/CFO



Johnny Robles
CTO



Humberto Barquero
Commercial Director



Pablo Aspe
External Advisor for
Mexico Expansion



Comermex



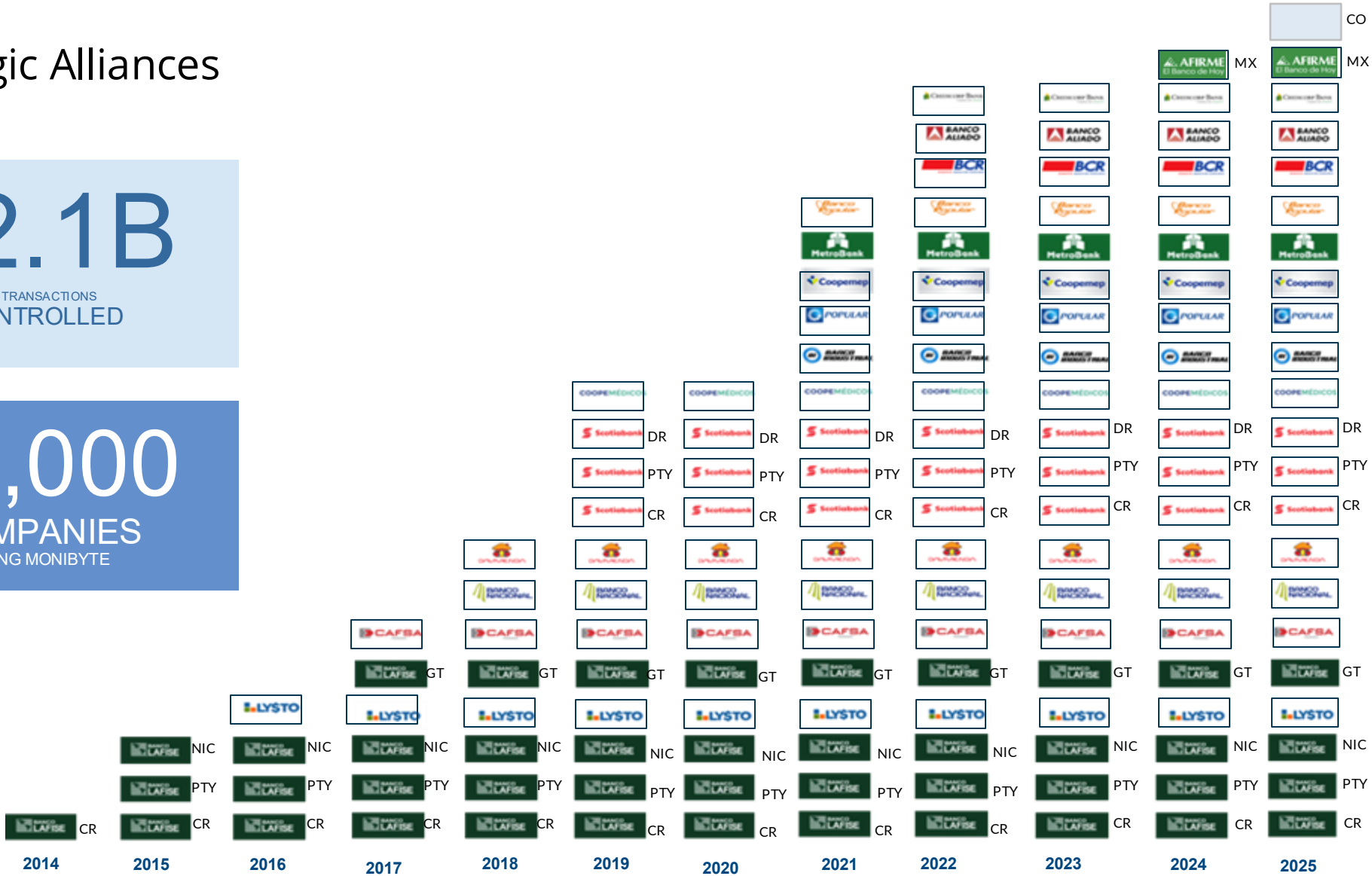
Banamex

Market Traction & Economics

IMPESA Strategic Alliances

\$2.1B
IN TRANSACTIONS
CONTROLLED

15,000
COMPANIES
USING MONIBYTE



The Problem

Expense Control & Management

High
transactional
costs of using
cash & of no
digital records



Spending
policy
enforcement
is difficult
& reactive



Reliance on
manual
processes
introduces
error & waste



Costly &
laborious
processes of
review &
approval



Our solution

MONIBYTE

Expense control and management solution for startups, growing businesses, and enterprises.

It offers tools that streamline spending oversight, automate receipt tracking, and integrate with accounting platforms to provide real-time visibility into company finances.

MONIBYTE helps businesses manage their financial operations more efficiently through centralized control and reporting of expenses.



VALUE PROPOSITION

- 1. Automated card expense controls.
- 1. AI-powered expense assistant.
- 1. Capture receipt & link it to transaction
- 1. Fully digital E2E process.
- 1. Accounting automation.
- 1. ERP Integration.

Business Model Elements



IMPESA's Business Model Elements will drive a fast international expansion.



Monibyte delivers a Highly Differentiated Service



SUMMARY OF SERVICE DIFFERENTIATION



PROPRIETARY TRANSACTION AUTHORIZATION ENGINE

- Granular controls companies need
- AI facilitation
- Process automation
- Integration with ERPs

**Superior
Technology**



LOCAL BANK ALLIANCE

- Bank funds credit portfolio → Shareholders don't fund
- Bank assesses risk
- Bank provides license

**No
Credit
Risk**



FOCUSED DEMAND GENERATION

- Replicate success from 6 markets
- No expensive ATL campaigns
- Focused demand generation activities

**Low
Marketing
Spend**



TARGETED COMMERCIAL INITIATIVES

- Direct approach better suited for corporate segments
- Commercial team scales with results
- Better post-sale service & accounting integration
- Access to 50K businesses within bank's portfolio

**Low
Commercial
Risk**

IMPESA OPPORTUNITY: scaling a proven fintech business model



LATAM EXPANSION 2025:

- Mexican company duly incorporated with offices in Monterrey.
- Integration with Mexican bank ready by February 2025.
- Mexican investors participating in IMPESA.
- Pre-operational requirements completed.
- Ongoing discussions with one of the top 3 Colombian banks.