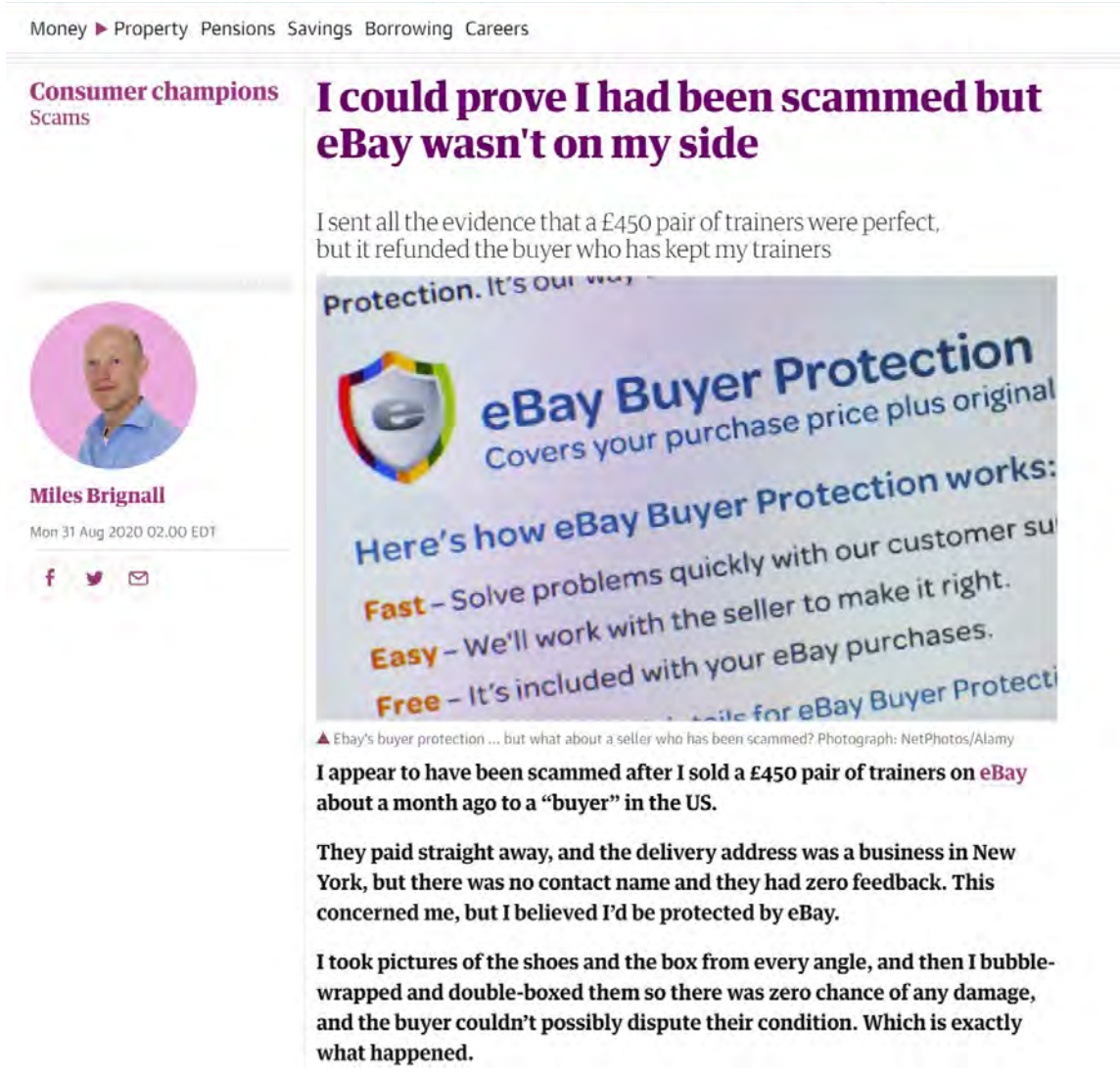
ESCROW.COM™
Securing the world's trade
Inspect goods & services before releasing funds
OVER US$5,000,000,000 IN TRANSACTIONS SECURED SINCE 1999
investor@escrow.com

State of the art in payments can buy a coffee, but not sell a car

ESCROW.COM

Payments today fail with untrustworthy counterparties

Buyer protection with credit cards & paypal works like an insurance claim - a terrible experience for consumers.



Money ▶ Property Pensions Savings Borrowing Careers

Consumer champions
Scams

I could prove I had been scammed but eBay wasn't on my side

I sent all the evidence that a £450 pair of trainers were perfect, but it refunded the buyer who has kept my trainers

▲ Ebay's buyer protection ... but what about a seller who has been scammed? Photograph: NetPhotos/Alamy

Miles Brignall

Mon 31 Aug 2020 02.00 EDT

I appear to have been scammed after I sold a £450 pair of trainers on eBay about a month ago to a "buyer" in the US.

They paid straight away, and the delivery address was a business in New York, but there was no contact name and they had zero feedback. This concerned me, but I believed I'd be protected by eBay.

I took pictures of the shoes and the box from every angle, and then I bubble-wrapped and double-boxed them so there was zero chance of any damage, and the buyer couldn't possibly dispute their condition. Which is exactly what happened.

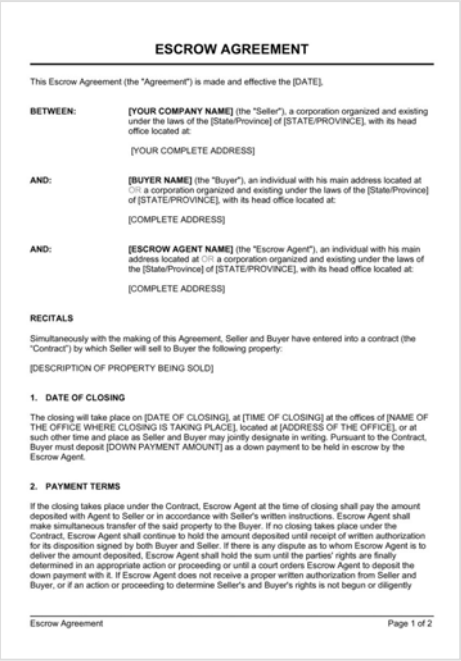
I sent all the evidence that a £450 pair of trainers were perfect, but it refunded the buyer who has kept my trainers

ESCROW.COM

Payments also fail above a few thousand dollars

Secure business payments are bespoke, slow, error-prone & expensive.

Inspections are required before shipping.



ESCROW AGREEMENT

This Escrow Agreement (the "Agreement") is made and effective the [DATE].

BETWEEN: **[YOUR COMPANY NAME]** (the "Seller"), a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at:

[YOUR COMPLETE ADDRESS]

AND: **[BUYER NAME]** (the "Buyer"), an individual with his main address located at OR a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at:

[COMPLETE ADDRESS]

AND: **[ESCROW AGENT NAME]** (the "Escrow Agent"), an individual with his main address located at OR a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at:

[COMPLETE ADDRESS]

RECITALS

Simultaneously with the making of this Agreement, Seller and Buyer have entered into a contract (the "Contract") by which Seller will sell to Buyer the following property:

[DESCRIPTION OF PROPERTY BEING SOLD]

1. DATE OF CLOSING

The closing will take place on [DATE OF CLOSING], at [TIME OF CLOSING] at the offices of [NAME OF THE OFFICE WHERE CLOSING IS TAKING PLACE], located at [ADDRESS OF THE OFFICE], or at such other time and place as Seller and Buyer may jointly designate in writing. Pursuant to the Contract, Buyer must deposit [DOWN PAYMENT AMOUNT] as a down payment to be held in escrow by the Escrow Agent.

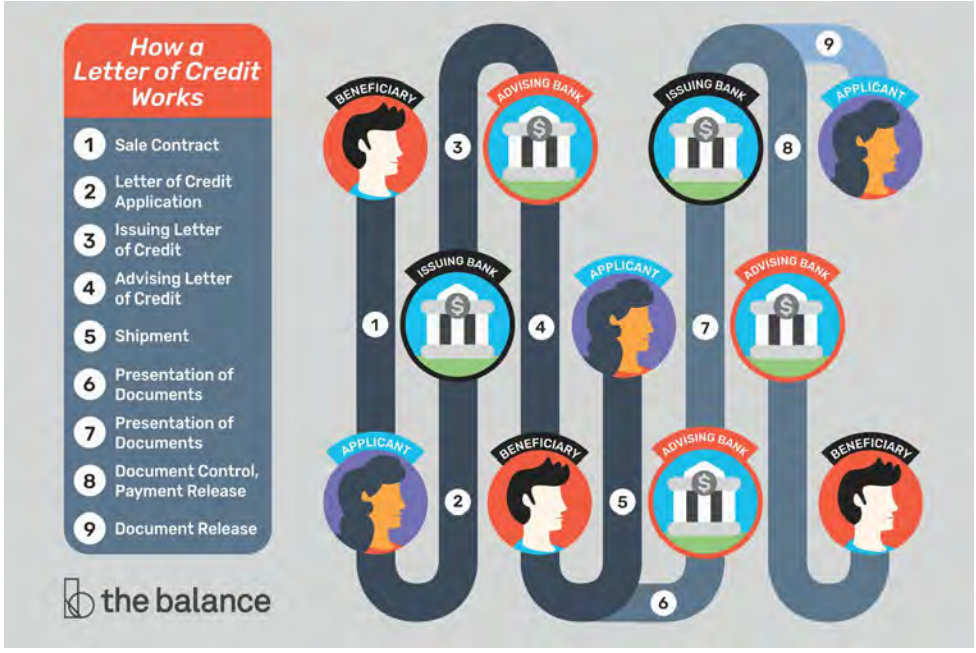
2. PAYMENT TERMS

If the closing takes place under the Contract, Escrow Agent at the time of closing shall pay the amount deposited with Agent to Seller or in accordance with Seller's written instructions. Escrow Agent shall make simultaneous transfer of the said property to the Buyer. If no closing takes place under the Contract, Escrow Agent shall continue to hold the amount deposited until receipt of written authorization for its disposition signed by both Buyer and Seller. If there is any dispute as to whom Escrow Agent is to deliver the amount deposited, Escrow Agent shall hold the sum until the parties' rights are finally determined in an appropriate action or proceeding or until a court orders Escrow Agent to deposit the down payment with it. If Escrow Agent does not receive a proper written authorization from Seller and Buyer, or if an action or proceeding to determine Seller's and Buyer's rights is not begun or diligently

Escrow Agreement Page 1 of 2

"According to the ICC, the world-wide documentary discrepancy rates against the DLC [letters of credit] are between 60% to 70%"

https://www.researchgate.net/publication/328420369_Mitigating_the_Risk_of_Documentary_Discrepancy_in_Process_of_Estonian_Export_Letters_of_Credit_Transaction



ESCROW.COM

ESCROW.COM™

Escrow.com
the only secure payment method for high value items

$100 to $100,000,000+

USD, EUR, CAD, AUD & GBP

CARS

BOATS

AIRPLANES

MOTORCYCLES

DOMAINS

COLLECTIBLES

COMPUTERS, TV & HIFI

MACHINERY & ROBOTICS

ANTIQUES

NETWORK EQUIPMENT

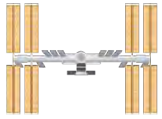
GEMSTONES & JEWELRY

GENERAL MERCHANDISE

HEAVY EQUIPMENT

INTELLECTUAL PROPERTY

IMPORT/EXPORT


SPACE STATION DEPOSITS

BUSINESS ASSETS

SERVICES & CONTRACTORS

WEBSITES

ELECTRONICS

ESCROW.COM™

Escrow.com is easy to use

1

Buyer and seller agree to terms including inspection period

2

Buyer pays Escrow.com

3

Seller ships merchandise

4

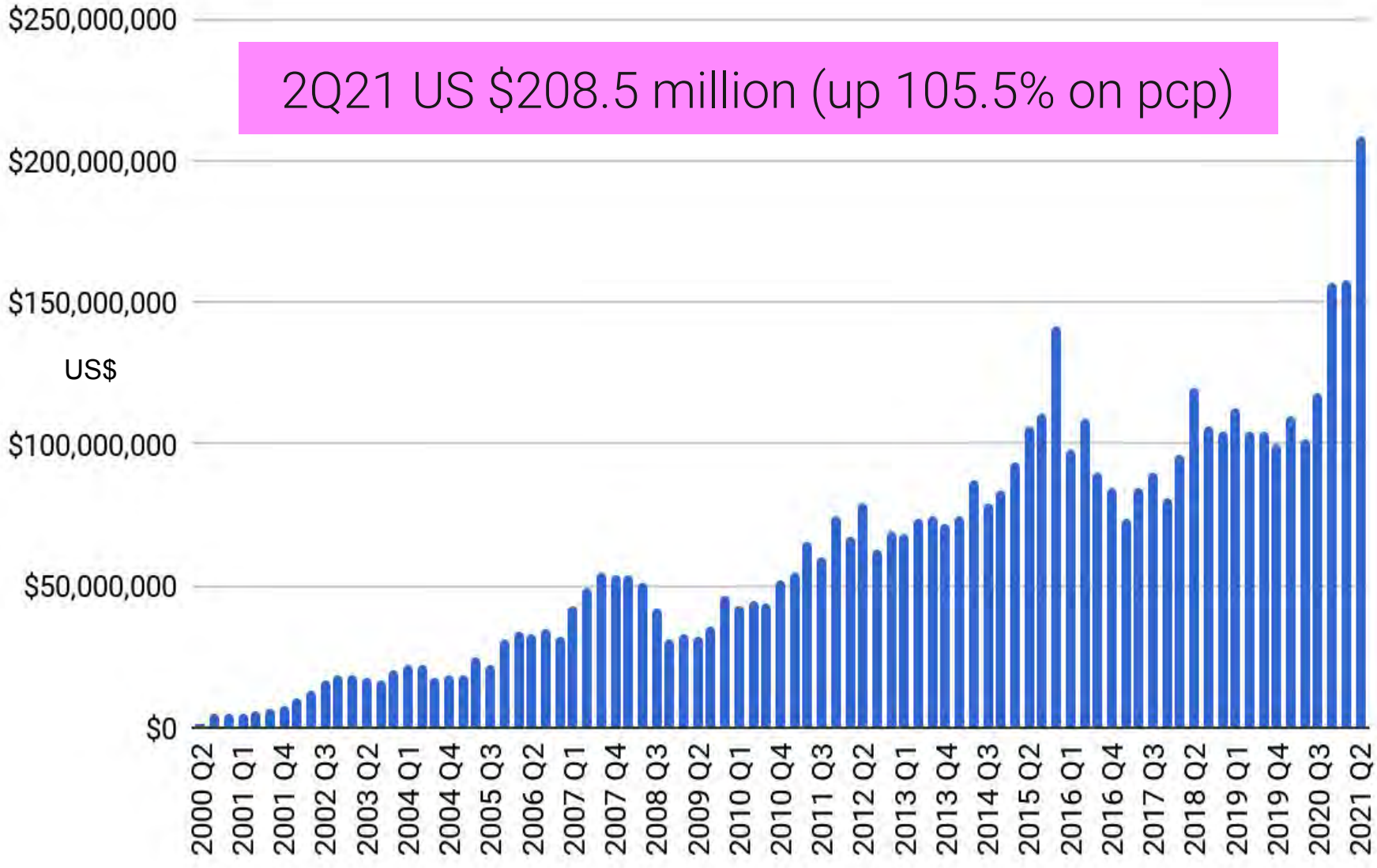
The items can be returned for any reason during the inspection period, at the buyer's cost

5

Escrow.com pays the seller

Escrow.com holds the funds while the transaction completes.

Escrow.com Gross Payment Volume (US$)



ESCROW.COM

Twenty years of operating history

1999 Founded in 1999 by Fidelity National Mutual, a Fortune 500 company and the United States' largest provider of commercial and residential mortgage and diversified services.

Raised US$30 million from Softbank, Chase Manhattan Corp., Pacific Century CyberWorks Ltd.,

2000 Micro General (Fidelity) and VerticalNet Inc. in 2000.

2001 IPO as subsidiary of Micro General (70% owned by Fidelity).
-"They're sitting on a gold mine" Michael Grondahl (U.S. Bancorp Piper Jaffray in 2001)

2002 Merged with iLumen in 2002, acquired by Westmor Investments in 2004.

2015 Acquired by Freelancer Limited (ASX:FLN, OTCQX: FLNCF) in late 2015.

HQ in San Francisco. Offices in London, Sydney, Buenos Aires, Vancouver, Manila.

2021 Licensed, audited & bonded in 50 jurisdictions globally.

Over $5 billion in transactions secured to date from over 2 million customers.

US$489m of GMV in FY20. US $366m in 1H21. US$207m of volume in 2Q21 (up 104.4% on pcp).

Profitable.

ESCROW.COM

Beach head customers in key verticals

API beta	2019
API out of beta	2020
Escrow Checkout	2021
Grow verticals	2021+

2H21 GMV up 73.3% on pcp:

- Motor vehicles, up 210%
- Online up 77%
- General merch. up 42%
- Services up 37%
- Luxury (watches), up 18%

2Q21 GMV up 105.5% on pcp.

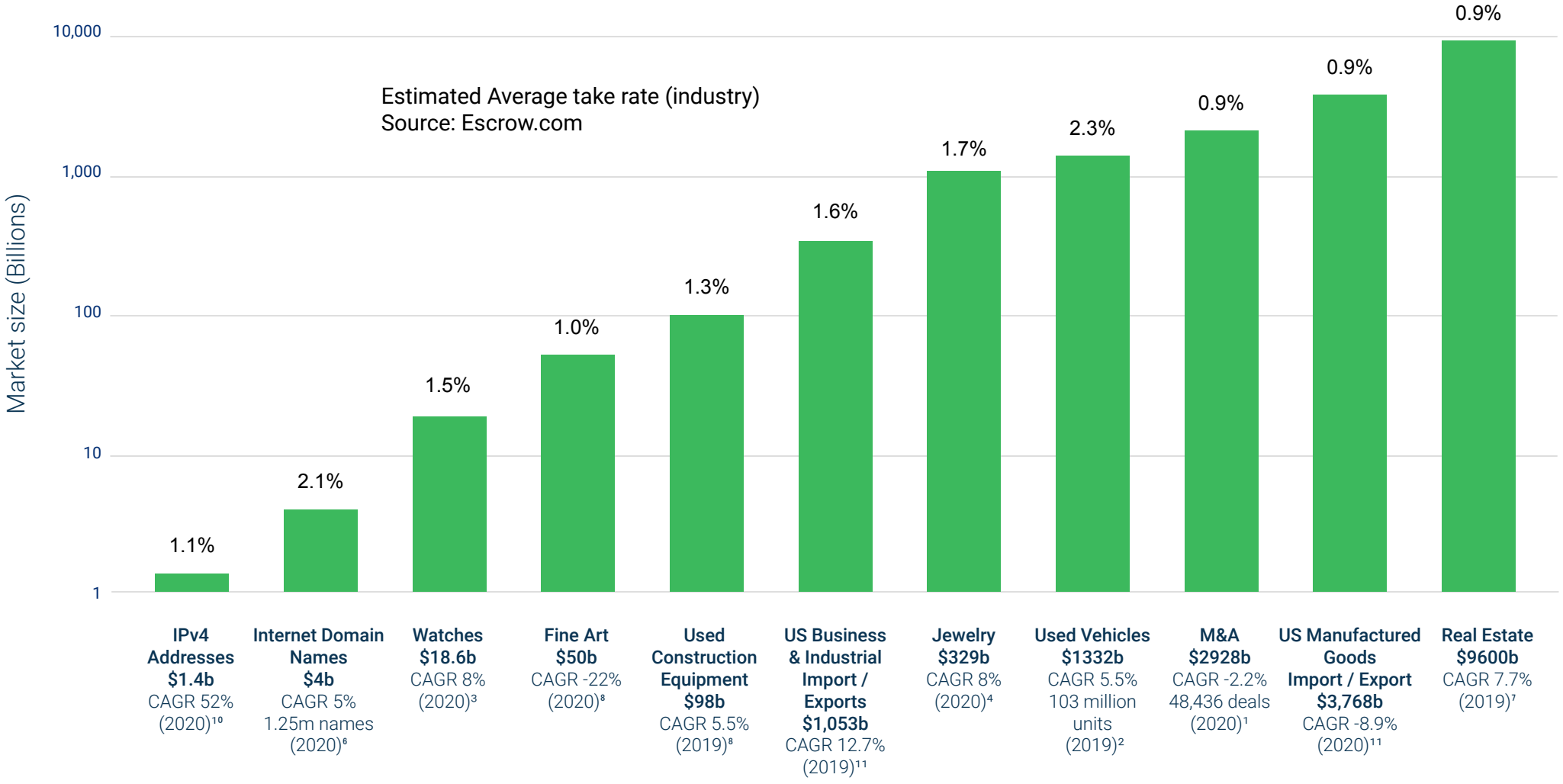
GMV in US dollars.

Domain Names	GoDaddy, sedo Buy. Park. Sell. Domains, afternic, media options
IP Addresses	IPv4.GLOBAL, BRANDER GROUP, LARUS
Cars	ebay MOTORS, ClassicCars.com, HAGERTY, AUTOHUNTER DRIVEN BY ClassicCars.com
Boats, Aircraft, Vehicles	TTT TruckTractorTrailer, YACHTSMART, MOTORCYCLE.COM, WINGFORM
Fine Art	ARTSY, ARTLAND, turbare
Luxury, Watches & Jewellery, Auctions	ebay, HERITAGE AUCTIONS AMERICA'S AUCTION HOUSE, WatchPayer, verticalscope
Intellectual Property & Rights	Hilco Streambank, Royalty Exchange
Business Sales, Mergers & Acquisitions	shopify, CHEVAL M&A, INC Internet Services M&A, Flippa
Import / Export	global sources, MAALEXI
Personal Protective Equipment	BUYBYESUPPLY, Blue Glove Buying Group Buy Gloves Better
Oil & Gas	OGHelp A Global Oil & Gas Community, ENERGY DOMAIN a MineralWare company
Services & Legal	freelancer, FREIGHT LANCER, MUSCOVITCH LAW FIRM

Global Trade Flows

NOTE: SAMPLE OF TRANSACTIONS. THE PINK LINES INDICATE WHERE ESCROW TRANSACTIONS ARE BEING ORIGINATED BY BUYERS, AND THE BLUE LINES INDICATE WHERE TRANSACTIONS ARE BEING FULFILLED BY SELLERS. THICKER LINES INDICATE HIGHER VOLUME. WHITE DOTS INDICATE THE LOCATION OF ESCROW.COM'S USERS. ALL TIME DATA.

Expand verticals 2021+



1 https://www.pwc.com/gx/en/services/deals/trends.html
2 https://www.grandviewresearch.com/industry-analysis/used-car-market
3 https://usa.watchpro.com/pre-owned-luxury-watch-market-is-worth-18-6-billion-and-growing-fast/
4 https://www.grandviewresearch.com/industry-analysis/jewelry-market
5 https://www.ibisworld.com/industry-statistics/market-size/web-domain-name-sales-united-states/
6 https://domainnamewire.com/2021/04/14/sizing-the-domain-name-aftermarket/
7 https://www.msci.com/documents/1296102/19878845/MSCI_Real_Estate_Market_Size_2020.pdf/06a13e2c-0230-f253-26fa-3318cecb1c59
8 https://www.gminsights.com/industry-analysis/used-construction-equipment-market
9 https://www.artsy.net/article/artsy-editorial-collectors-art-market-2021-report
10 Escrow.com estimates, https://www.caida.org/catalog/papers/2013_first_look_transfer_markets/first_look_transfer_markets.pdf
11 US Trade Census FT900 https://www.census.gov/foreign-trade/Press-Release/ft900_index.html

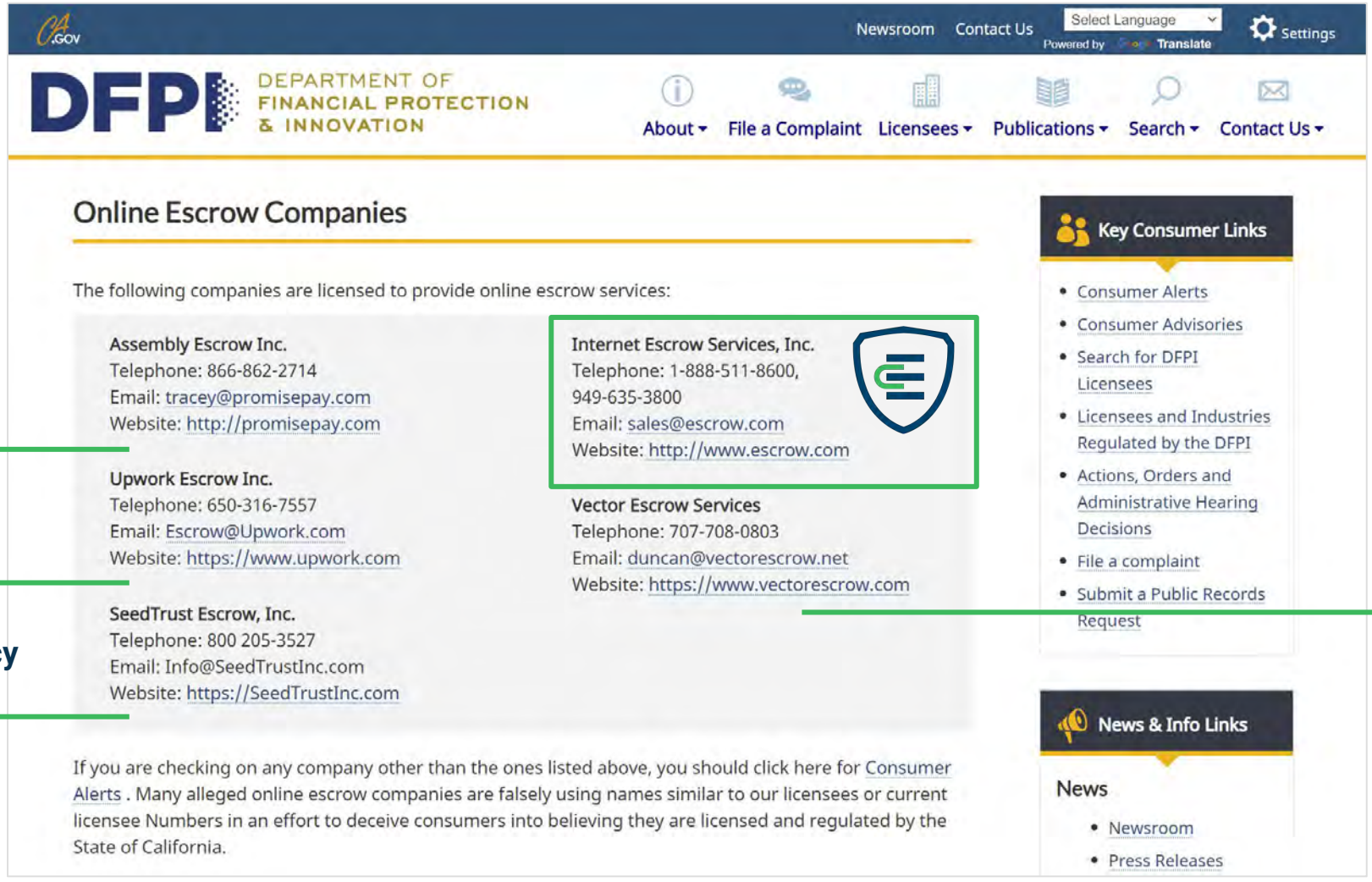
ESCROW.COM

The oldest, most trusted and licensed online escrow service in the world

Escrow.com has 52 financial services licenses granted or in-application (Hawaii and the territories are the only US licenses remaining to file).
Four U.S. states do not require Escrow.com to hold licenses (Indiana, Massachusetts, Tennessee, Wisconsin).
Additionally Escrow.com holds an Australian Financial Services License #501215 and is licensed as a MSB in Quebec, Canada #904468.
A UK Payments Institution license is in-application with the Financial Crimes Authority.

ESCROW.COM

Escrow.com is the only multi-jurisdiction licensed online escrow company with 52 licenses granted or in-application.



Stopped escrow

Not external

Surrogacy escrow

Marijuana escrow

California escrow licenses

Benefits of using Escrow.com

Increase Trust

Allow your customers to transact on e-commerce, marketplaces & classifieds sites with higher trust. Reduce fraud, with no chargebacks, ever.

Increase Liquidity

Inspect & accept on delivery. Valuable items ship across borders before the transaction completes, allowing access to global markets safely.

Increase Network Effects

Greater liquidity means more buyers & sellers, better choice, pricing and successful transactions.

Compliance as a Service

Benefit from our world class transaction support. Experienced personnel check KYC, shipping documentation, title, liens, and more.

Increase Insights

“Closes the loop” with feedback & insights into what happens after buyers & sellers match.

Increase Revenue

Revenue share is available for volume partners of $1 million per month or more.

ESCROW.COM

Cars, boats & airplanes are the perfect match for Escrow.com

Escrow.com solves trust problem

- Buyer & seller have to physically meet to transact
- Seller accepting cards has to risk charge backs
- Buyer using cash or wire has to risk delivering cash safely and trust the seller to deliver a vehicle in good standing

With Escrow.com one can ship across state lines, physical inspection and acceptance happen on delivery.

Value-add services include:

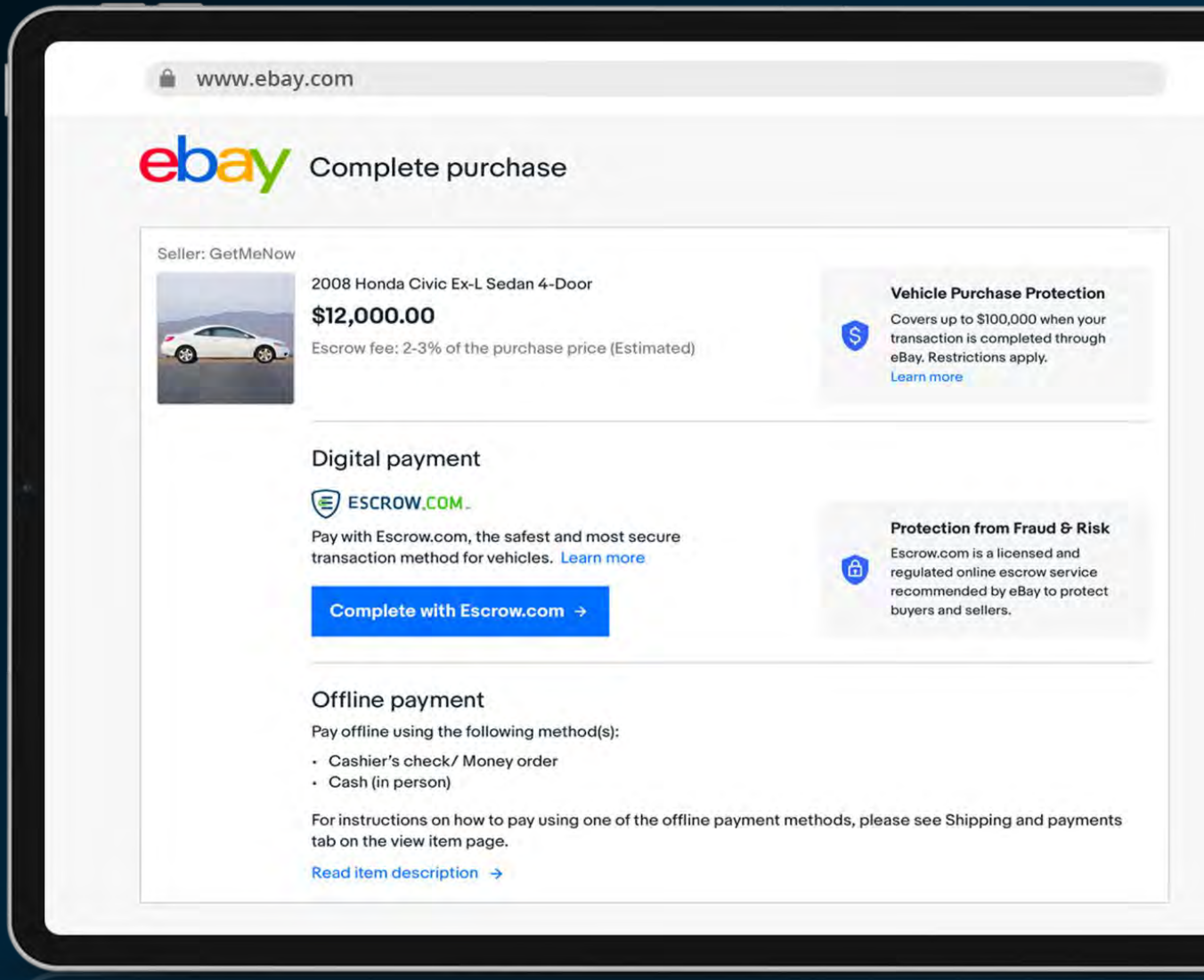
- Checking shipping documents
- Title collection
- Lienholder payoff
- Lease swap arrangements
- Post inspection sale adjustments

ESCROW.COM™

+

ebay MOTORS

Escrow.com is the only online payment method for eBay Motors listings in the United States



ESCROW.COM™ & ebay MOTORS first transaction

enabled the secure sale of a 1930 Ford Model A from Poway, California to Farmington, New York - a distance that would normally be complicated to transact over.

ESCROW.COM™

Escrow.com protects fine art, antiques, collectibles, watches, jewelry, gemstones from forgeries and fakes

Whether it's by Warhol, Picasso or Hirst, we've sold it securely through Escrow.com

Shipping documentation is tracked, and buyers receive & inspect the goods before accepting, opening up international markets and protecting against forgery and fakes. Powering galleries, fairs, and institutional partners of the Artsy, Artland & Tubare Fine Art marketplaces.

ARTSY

Andy Warhol "Queen Elizabeth Suite", "Mao" and "John Wayne" securely sold through Escrow.com

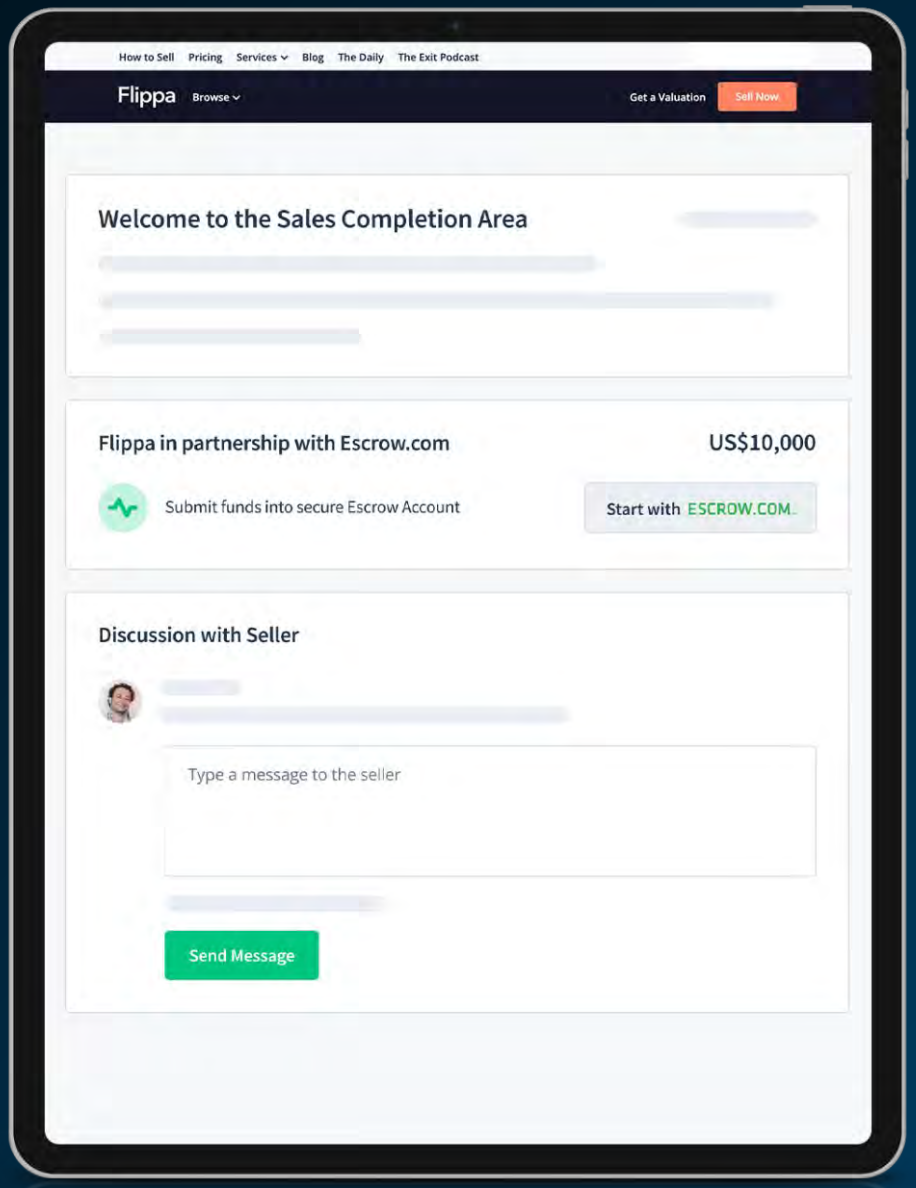
ESCROW.COM

Escrow.com allows businesses to be securely bought & sold

Escrow.com is the only payment method for Shopify Exchange, a marketplace to buy and sell businesses for entrepreneurs like you.

Flippa uses Escrow.com to securely sell businesses, websites, domains, blogs, apps, digital services, affiliate websites, Amazon FBA stores & more.

shopify Flippa



Website & business sales through Escrow.com

"We've seen a tremendous uptick in interest for luxury watches this past year, with more than 22 million site searches for Cartier, and more than 15 million for Tag Heuer. Escrow joins Authenticity Guarantee as eBay's response to that growing appetite."

Charis Márquez, Vice President of Fashion, eBay

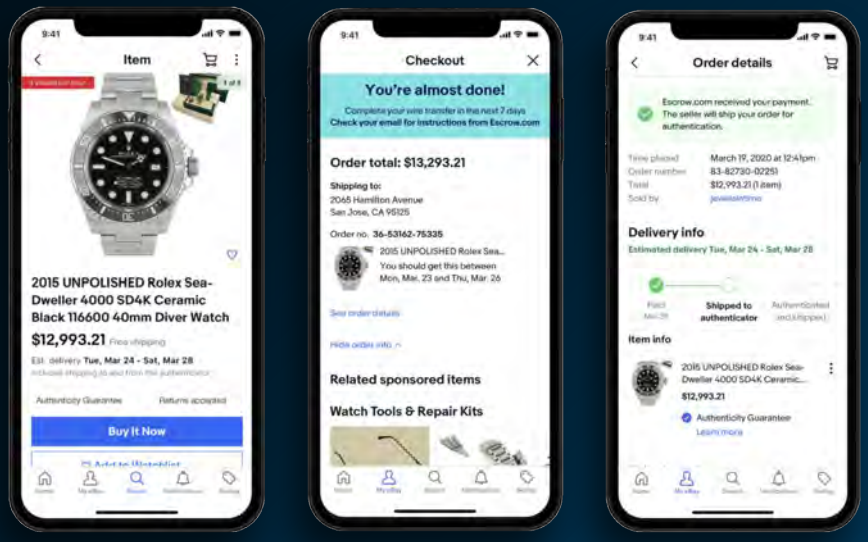
Buyers https://www.youtube.com/watch?v=ikZ4JQkgA2M

Sellers https://www.youtube.com/watch?v=pVPwUSIg06Y

ESCROW.COM™

+

ebay



Escrow.com secures the Authenticity Guarantee service for luxury watches

ESCROW.COM

Escrow.com enables trading of oil, gas and mineral rights online

In a world first, Escrow.com enabled Energy Domain to complete sales of non-operated mineral rights online in 1H21, transforming a centuries old business into an online marketplace.

In 1H21, Escrow.com transacted 240 gross acres of oil, gas and mineral rights.

ENERGY DOMAIN
a MineralWare company

52.5 mineral acres of oil rights securely sold through Escrow.com

ESCROW.COM™

Industrial, network, construction & heavy equipment sold through Escrow.com

Transact beyond the local area to a global market

Sellers access more buyers, buyers access more sellers

Escrow.com makes it easier to agree to larger contracts

FANUC M710iC Industrial Robots securely sold through Escrow.com

ESCROW.COM

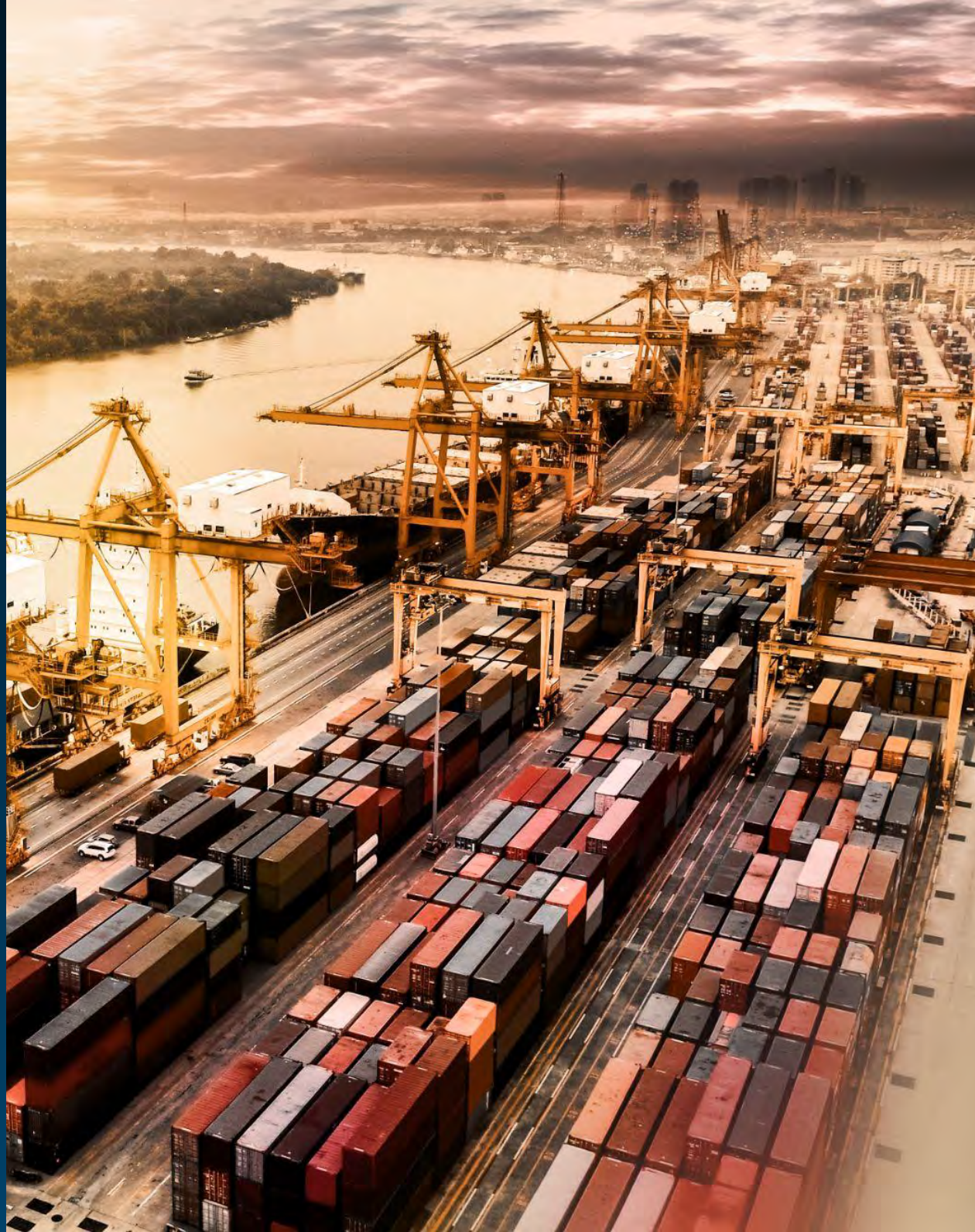
Escrow.com makes import & export simple

No expensive & complicated letters of credit

Removes need to perform customer credit checks

Automates payments to international suppliers

Increases competitiveness of exporters through facilitating supplier & customer diversity



Shipment of 28 Ford F250 securely sold through Escrow.com

ESCROW.COM

Service contracts including freelancing through Escrow.com

We support milestone payments against a time or deliverables schedule.

Ensure your last invoice gets paid.

This medical solar system installation in Yuba City, CA securely sold through Escrow.com

Escrow.com dominates domain name sales.

It's where the internet is bought and sold.

UBER.COM	SNAPCHAT.COM	SPACEX.COM	TWITTER.COM	INSTAGRAM.COM	FREELANCER.COM
GMAIL.COM	CLUBHOUSE.COM	WECHAT.COM	SLACK.COM	CHROME.COM	WARRIORFORUM.COM
WORDPRESS.COM	MEDICARE.COM	NFT.COM	SNOWFLAKE.COM	AWS.COM, PRIME.COM	OUTLOOK.COM
FASHION.COM	WISE.COM	CENTURION.COM	HULU.COM	FOURSQUARE.COM	UPWORK.COM

All these domains were bought through Escrow.com

ESCROW.COM

ESCROW*API*

Built for developers, by developers.

Beautiful Docs

Our step-by-step integration guides, code examples and centralized API reference make it simple to understand and easy to integrate so your can spend less time writing code.

Versioning

Time to take control of your roadmap – your integration will work the same as it does today as it will tomorrow.

Real-time Insights

Stay up to date on the progress of each of your transactions through our portal or use our webhooks to get real time granular updates on the progress of each transaction.

Developers First

With a new developer portal, interactive documentation, and real-time dashboards, we are putting developers first. We can't wait to see what your build!

ESCROW.COM

ESCROW*Pay*

The simplest way to add escrow payments to your website, mobile app, online store, classified site or marketplace.

Easy integration

Get started in minutes with our API documentation and button creator.

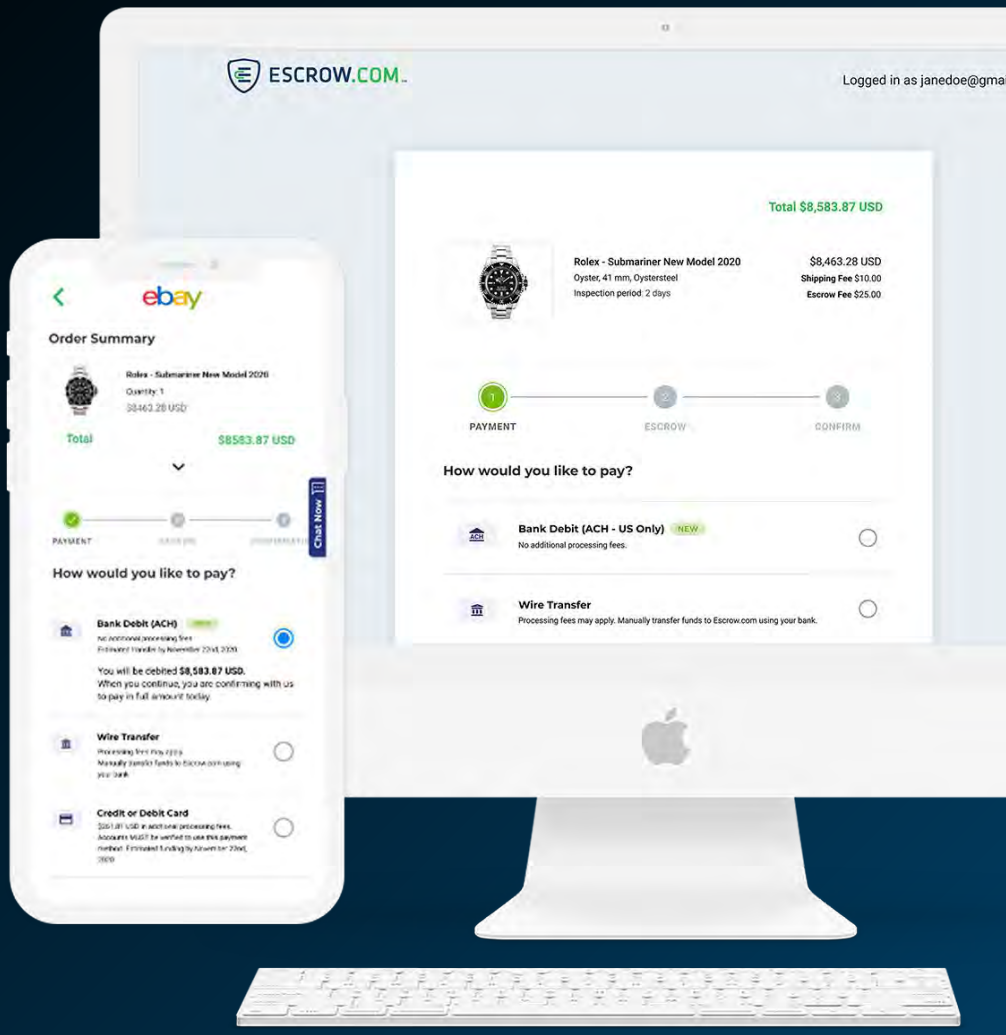
Buyer friendly workflow

Buyers can make an escrow payment in a few simple steps.

Safe and secure

Establish credibility with your customers as Escrow Pay is supported by the most trusted, licensed online escrow service in the world.

Escrow.com payments with one line of code.



ESCROW.COM

ESCROW *Offer*

Allows buyers and sellers to negotiate a price & securely transact domain names, cars, boats, aircraft or any high-value item online.

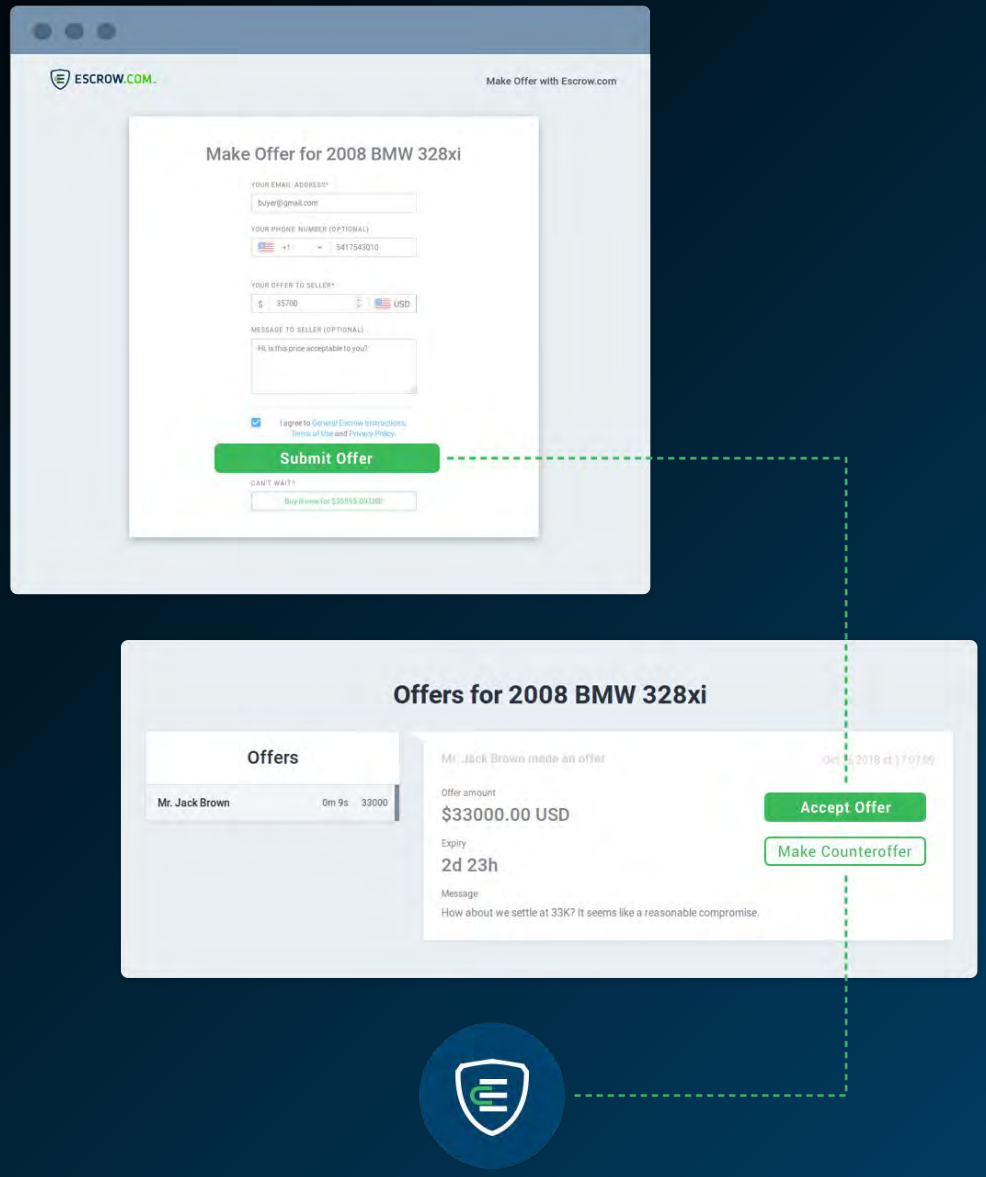
Improved conversion
Buyers are more likely to engage with sellers if they have a way to negotiate the price of an item.

Easy integration
Get started in minutes with our API documentation and button creator.

Manage multiple offers
Sellers can receive and manage multiple offers on the same listed item.

User friendly workflow
Users can submit, accept, counter or reject offers via the streamlined interfaces on Escrow.com

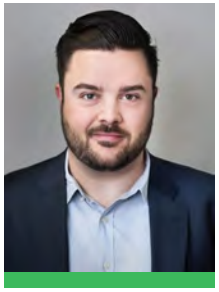
Safe and secure
Establish credibility with your customers, as Escrow Offer is supported by the most trusted, licensed online escrow service in the world.



Management Team

Matt Barrie
Chief Executive
BE (Hons I) BSc (Hons I) GDipAppFin MAppFin MSEE (Stanford) GAICD SEP FIEAust

Matt Barrie is an award winning technology entrepreneur. Matt was Adjunct Associate Professor at the Department of Electrical and Information Engineering at the University of Sydney where he taught Cryptography for fifteen years and, later, Technology Venture Creation. He is the co-author of over 20 US patent applications. Previously he founded and was CEO of Sensory Networks Inc., a vendor of high performance network security processors which sold to Intel Corporation (NASDAQ:INTC).



Jackson Elsegood
General Manager
BCom CA

Jackson Elsegood is responsible for directing the strategic development of Escrow.com and execution of escrow activities. Previously with First Data and PwC, Jackson brings over ten years of international payments experience to the team and is dedicated to working closely with our customers to help them to do business all over the world. Jackson is a member of the Institute of Chartered Accountants in Australia and holds a bachelor's degree from Sydney's Macquarie University.

Neil Katz
Chief Financial Officer
BCom (Hons) ACA EPGC (Stanford)

Neil Katz is the Chief Financial Officer at the Freelancer Group and is responsible for the finance and administration functions of the Company.
Neil has over 20 years experience in finance, accounting and general management. Neil has held CFO roles at a number of technology companies, including IPscape, Threatmetrix (acquired by NYSE:RELX), Sensory Networks (acquired by NASDAQ:INTC) and Aptrix (acquired by NYSE:IBM).

Raffaela Maiorano
Director of Legal and Compliance
LLB (Hons) Law United Kingdom

Raffaela Maiorano is Director, Legal & Compliance at Freelancer and responsible for the legal and compliance functions of the Company. Raff is a Compliance (and Legal) professional with over 18 years experience in regulatory compliance, asset management, private equity and capital markets in the United Kingdom, Europe, United States, Hong Kong and Australia. Raffaela has previously worked at the Royal Bank of Scotland, Bank of America Merrill Lynch, Deutsche Asset Management (UK) and GLG Partners (formerly Societe Generale AM (UK) Limited).

Yin Zhang
Senior Director of Engineering
BSc (Computer Science) (Hons)

Yin Zhang is the Senior Director of Engineering at Escrow.com, where he is responsible for overseeing the engineering department, driving technical strategy, and aligning engineering excellence with business goals. Before joining Escrow.com, Yin worked in leadership roles at Freelancer.com and Macquarie Group, architecting large-scale web applications. Yin holds an honours degree in Computer Science from the University of New South Wales, Australia.

Christopher Wong
Director of Product
BSc

Chris Wong is responsible for overseeing account management and business operations, working with key stakeholders and ensuring timely and proper execution of goals across the business. Chris also acts as the Product Lead for Payments, Trust and Safety group at Freelancer.com. Before joining Freelancer, Chris has worked in product within payments at Bambora as well as eCommerce industry at Next Commerce as their Head of Product. He holds a Bachelor of Science in Information Systems from the University of Sydney.

Chris Weir
Commercial Manager UK / Europe
BA

Chris Weir is responsible for managing the operations and strategic development of Escrow.com in the UK and Europe. Chris brings over 15 years of experience in the European financial services firstly with Trayport, ITRS and Tullett Prebon Information; where he has shown his passion for building partnerships and delivering clients projects across multiple asset-classes / markets. Chris is a member of the Chartered Institute for Securities & Investments and holds a bachelor's degree from the University of Reading, UK.

Awards

Gold Stevie
Company of the Year - Financial Services - Small

The International Business Stevie Awards 2020

Bronze Stevie
Most Innovative Company of the Year - Up to 100 Employees

The International Business Stevie Awards 2020

Company of the Year: for Financial Services - Small

The International Business Stevie Awards 2019

FinTech Solution

The International Business Stevie Awards 2019

Gold Stevie
Company of the Year: Financial Services - Small

The International Business Stevie Awards 2018

Bronze Stevie
Financial Services

The International Business Stevie Awards 2018

BBB Torch Award
Ethics

Better Business Bureau Torch Awards 2017

Bronze Stevie
Financial Services Company of The Year

The International Business Stevie Awards 2016

Export of the Year Award
NSW iAwards

Premier's NSW Export Awards 2016

Honorable Mention
X-Factor Award

Anthill Cool Company Awards 2016

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