

FAST FINANCE PAY CORP.
63-61 Yellowstone Blvd., 4A
Forest Hills, NY 11375
Telephone: (718) 459-4562
Website: ok-secure.com
ir@ok-secure.com

Quarterly Report
For the period ended June 30, 2025 (the “Reporting Period”)

Outstanding Shares

The number of shares outstanding of our Common Stock was:

27,544,935 as of June 30, 2025

27,534,420 as of December 31, 2024 (as adjusted for reverse stock split of 1:40 effective January 27, 2025, subject to rounding up for fractional shares)

Shell Status

Indicate by check mark whether the company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934): Yes: ☐ No: ☒

Indicate by check mark whether the company's shell status has changed since the previous reporting period: Yes: ☐ No: ☒

Change in Control

Indicate by check mark whether a Change in Control of the company has occurred during this reporting period: Yes: ☐ No: ☒

1) Name and address(es) of the issuer and its predecessors (if any)

The Company was incorporated as Xuan Wu International Group Holding Company in Nevada on December 29, 2008. We changed our name to Standard Vape Corporation on October 15, 2019. We changed our name to Fast Finance Pay Corp. on October 29, 2021.

The Company is incorporated in Nevada. Our current status is active.

The Company and its predecessors have not had any trading suspension orders issued by the SEC since inception:

The Company has not had any stock split, stock dividend, recapitalization, merger, acquisition, spin- off, or reorganization either currently anticipated or that occurred within the past 12 months, except:

On May 4, 2023, FINRA announced a reverse stock split of 1 share for each 25 existing issued and outstanding shares.

On October 16, 2023, the Company entered into a joint venture called DigiClerk.com and issued 300,000 Series F Preferred shares for certain intellectual property.

On January 27, 2025, FINRA announced a reverse stock split of 1 share for each 40 existing issued and outstanding shares.

The address of our principal executive office and principal place of business is: 147 West 35th Street, New York, NY 10001.

Neither the Company nor any of our predecessors have been in bankruptcy, receivership, or any similar proceeding in the past five years.

2) Security

Information

Transfer Agent

VStock Transfer, LLC

(212) 828-8436

info@vstocktransfer.com

18 Lafayette Place, Woodmere, NY 11598

Publicly Quoted or Traded Securities:

Trading symbol:	FFPP
Exact title and class of securities outstanding:	Common Stock
CUSIP:	85423F 304
Par or stated value	\$0.0001 par value per share
Total shares authorized:	1,990,000,000 at June 30, 2025
Total shares outstanding:	27,544,935 at June 30, 2025
Total number of shareholders of record:	287 at June 30, 2025

Other classes of authorized or outstanding equity securities that do not have a trading symbol:

Exact title and class of the security:	Class F Convertible Preferred Stock
Par or stated value:	\$0.0001
Total shares authorized:	300,000 shares at June 30, 2025
Total shares outstanding (if applicable):	300,000 shares at June 30, 2025
Total number of shareholders of record:	2 at June 30, 2025

Exact title and class of the security:	Undesignated Preferred Stock
Par or stated value:	\$0.0001
Total shares authorized:	5,600,000 shares at June 30, 2025
Total shares outstanding (if applicable):	None at June 30, 2025
Total number of shareholders of record:	None at June 30, 2025

Exact title and class of the security:	Class G Convertible Preferred Stock
Par or stated value:	\$0.0001
Total shares authorized:	100,000 shares at June 30, 2025

Total shares outstanding (if applicable):	100,000 shares	at June 30, 2025
Total number of shareholders of record:	1	at June 30, 2025

Security Description:

1. For common equity, describe any dividend, voting and preemption rights.

Each share of Common Stock is entitled to one vote, does not have pre-emptive rights, has a right to receive dividends when, as and if declared by the Board of Directors and has a right to receive in liquidation all of the assets remaining after payment of creditors and preferential payment to outstanding shares of preferred stock.

2. For preferred stock, describe the dividend, voting, conversion, and liquidation rights as well as redemption or sinking fund provisions.

Each share of Class F Convertible Preferred Stock are multiplied by 25 to determine its right to vote with common stock as a single class; does not have preemptive rights; a right to receive dividends when, as and if declared on common stock by the Board of Directors; right to convert at any time into 25 shares of common stock for each share of preferred stock; a right to receive \$10 in liquidation all of the assets remaining after payment of creditors and before any payments to holders of common stock; and, is protected against any change applicable to common stock with respect to dividends, reverse splits but not forward splits, combinations or reclassifications that would seek to reduce treatment of Class F preferences below the 10 to 1 conversion ratio to dividends, conversion shares or liquidation rights of \$1.00 per share.

On February 11, 2025, the Company issued 100,000 Series G Convertible Preferred Shares for \$2.50 per share. Each share of convertible preferred stock has voting rights equal to an equivalent number of shares of common stock into which it is convertible and votes together as one class with the common stock. One Convertible Preferred Series G Share can convert into one share of common stock valued at \$2.50 per share. In the event of a voluntary or involuntary liquidation, dissolution or winding up of the Company or the incurrence of a deemed liquidation event, the holders of shares of Series G are entitled to receive one dollar per share in any distribution out of the assets of the corporation over the holders of common stock. Series G Convertible Preferred Shares are only redeemable upon a deemed liquidation of the Company. The holders of these Convertible Preferred Share currently control the Company, and as such could effectuate a deemed liquidation at any time.

Each share of Series G Convertible Preferred Stock is convertible at the option of the holder, at any time after the date of issuance of such share, into shares of common stock of the Company. The conversion ratio per share of Series G Convertible Preferred Shares is defined by the Company's articles of incorporation, as amended. Each share of Series G Convertible Preferred Stock will automatically be converted into shares of common stock at the then-effective conversion rate of such shares upon the closing of a firm commitment underwritten public offering pursuant to an effective registration statement under the Securities Act of 1933, as amended, covering the offer and sale of common stock of the Company to the public.

3. Describe any other material rights of common or preferred stockholders.

None

4. Describe any material modifications to rights of holders of the company's securities that have occurred over the Reporting Period covered by this report.

None

3) Issuance History

A. Changes to the Number of Outstanding Shares for the two most recently completed fiscal years and any subsequent period.

Shares Outstanding as of Second Most Recent Fiscal Year Ends

Balances as of December 31, 2024:

Common – 27,534,420 shares, as adjusted for reverse stocks split of 1:40 effective January 27, 2025, (subject to rounding up for fractional shares)

Series F Preferred Stock – 300,000 shares

Date of Transaction	Transaction type	Number of Shares Issued	Class of Stock	Value of Shares issued per share at issuance	Discount to market price at the time of Issuance	Individual/ Entity Shares were issued to	Reason for share issuance (e.g., for cash or debt conversion)	Restricted or Unrestricted	Exemption Type.
7/9/2023	750	New Issuance	Common	0.00	Yes	Olaf Tagge	Pref E Conversion	Yes	Reg S
7/27/2023	605	New Issuance	Common	0.00	Yes	Paul Prader	Pref E Conversion	Yes	Reg S
7/28/2023	296	New Issuance	Common	0.00	Yes	Achim Gruber	Pref E Conversion	Yes	Reg S
7/28/2023	509	New Issuance	Common	0.00	Yes	Adalbert Lauck	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Andrea Berendt	Pref E Conversion	Yes	Reg S
7/28/2023	708	New Issuance	Common	0.00	Yes	Andreas Manske	Pref E Conversion	Yes	Reg S
7/28/2023	580	New Issuance	Common	0.00	Yes	Andreas Wenczel	Pref E Conversion	Yes	Reg S
7/28/2023	3,621	New Issuance	Common	0.00	Yes	Angenendt Heinrich	Pref E Conversion	Yes	Reg S
7/28/2023	33,985	New Issuance	Common	0.00	Yes	Bernd Kaemmerer	Pref E Conversion	Yes	Reg S
7/28/2023	360	New Issuance	Common	0.00	Yes	Bernd Schafer	Pref E Conversion	Yes	Reg S
7/28/2023	208	New Issuance	Common	0.00	Yes	Bernhard Hamm	Pref E Conversion	Yes	Reg S
7/28/2023	375	New Issuance	Common	0.00	Yes	Bottin Martin	Pref E Conversion	Yes	Reg S
7/28/2023	15	New Issuance	Common	0.00	Yes	Christoph Lerzer	Pref E Conversion	Yes	Reg S
7/28/2023	4,978	New Issuance	Common	0.00	Yes	Daniel Walter	Pref E Conversion	Yes	Reg S
7/28/2023	500	New Issuance	Common	0.00	Yes	Dieter Wulff	Pref E Conversion	Yes	Reg S

7/28/2023	1,053	New Issuance	Common	0.00	Yes	Dirk Graubohm	Pref E Conversion	Yes	Reg S
7/28/2023	1,000	New Issuance	Common	0.00	Yes	Dr. Erwin Vaih	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Dr. Horst Riedner	Pref E Conversion	Yes	Reg S
7/28/2023	76	New Issuance	Common	0.00	Yes	Dr. Martin Unseld	Pref E Conversion	Yes	Reg S
7/28/2023	546	New Issuance	Common	0.00	Yes	Edwin Kahl	Pref E Conversion	Yes	Reg S
7/28/2023	96	New Issuance	Common	0.00	Yes	Elke Klemm	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Erik Gornik	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Eugen Willi Kaufmann	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Ferdinand Bonert	Pref E Conversion	Yes	Reg S
7/28/2023	84	New Issuance	Common	0.00	Yes	Florian Pfeifer	Pref E Conversion	Yes	Reg S
7/28/2023	884	New Issuance	Common	0.00	Yes	Franz Osmers	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Franz Wiemer	Pref E Conversion	Yes	Reg S
7/28/2023	150	New Issuance	Common	0.00	Yes	Fridtjof Thiele	Pref E Conversion	Yes	Reg S
7/28/2023	699	New Issuance	Common	0.00	Yes	Friedrich Kohr	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Gehard Glaser	Pref E Conversion	Yes	Reg S
7/28/2023	96	New Issuance	Common	0.00	Yes	Gerd Hartmann	Pref E Conversion	Yes	Reg S
7/28/2023	212	New Issuance	Common	0.00	Yes	Gerhard Kohn	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Gerhard Sonntag	Pref E Conversion	Yes	Reg S
7/28/2023	429	New Issuance	Common	0.00	Yes	Gernot Fricke	Pref E Conversion	Yes	Reg S
7/28/2023	2,875	New Issuance	Common	0.00	Yes	Goette Gehard	Pref E Conversion	Yes	Reg S

7/28/2023	450	New Issuance	Common	0.00	Yes	Gottfried Romeis	Pref E Conversion	Yes	Reg S
7/28/2023	500	New Issuance	Common	0.00	Yes	Gunter Arend	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Gunter Muller	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Gunther Rottinger	Pref E Conversion	Yes	Reg S
7/28/2023	1,008	New Issuance	Common	0.00	Yes	Hannelore Gutschleg	Pref E Conversion	Yes	Reg S
7/28/2023	1,250	New Issuance	Common	0.00	Yes	Hannelore Thielemann	Pref E Conversion	Yes	Reg S
7/28/2023	78	New Issuance	Common	0.00	Yes	Hans Holdrich	Pref E Conversion	Yes	Reg S
7/28/2023	498	New Issuance	Common	0.00	Yes	Hans-Georg Engbarth	Pref E Conversion	Yes	Reg S

7/28/2023	384	New Issuance	Common	0.00	Yes	Hans-Joachim Muller (Handia Projectdata Gmbh)	Pref E Conversion	Yes	Reg S
7/28/2023	509	New Issuance	Common	0.00	Yes	Hans-Joachim Neeck	Pref E Conversion	Yes	Reg S
7/28/2023	10,781	New Issuance	Common	0.00	Yes	Hans-Jurgen Richter	Pref E Conversion	Yes	Reg S
7/28/2023	500	New Issuance	Common	0.00	Yes	Harald Hachmeister	Pref E Conversion	Yes	Reg S
7/28/2023	713	New Issuance	Common	0.00	Yes	Hartmut Weddig	Pref E Conversion	Yes	Reg S
7/28/2023	1,250	New Issuance	Common	0.00	Yes	Heinz Esser	Pref E Conversion	Yes	Reg S
7/28/2023	48	New Issuance	Common	0.00	Yes	Inge Lehmann	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Jan Lottmann	Pref E Conversion	Yes	Reg S
7/28/2023	80	New Issuance	Common	0.00	Yes	Jo Horstkotte	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Johann Michael Lang	Pref E Conversion	Yes	Reg S
7/28/2023	577	New Issuance	Common	0.00	Yes	Johann Wartelsteiner	Pref E Conversion	Yes	Reg S
7/28/2023	29	New Issuance	Common	0.00	Yes	John Bruns	Pref E Conversion	Yes	Reg S
7/28/2023	7,500	New Issuance	Common	0.00	Yes	Jorg Jagers	Pref E Conversion	Yes	Reg S
7/28/2023	542	New Issuance	Common	0.00	Yes	Jorg Walter	Pref E Conversion	Yes	Reg S
7/28/2023	731	New Issuance	Common	0.00	Yes	Jurgen Beck	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Karin Reimann	Pref E Conversion	Yes	Reg S
7/28/2023	759	New Issuance	Common	0.00	Yes	Klaus Bomschein	Pref E Conversion	Yes	Reg S
7/28/2023	1,250	New Issuance	Common	0.00	Yes	Klaus Jungjohann	Pref E Conversion	Yes	Reg S
7/28/2023	3,894	New Issuance	Common	0.00	Yes	Klaus Klemme	Pref E Conversion	Yes	Reg S

7/28/2023	375	New Issuance	Common	0.00	Yes	Klaus Kuhnelt	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Konrad Kurz	Pref E Conversion	Yes	Reg S
7/28/2023	150	New Issuance	Common	0.00	Yes	Krause Jurgen	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Kurt Ebert	Pref E Conversion	Yes	Reg S
7/28/2023	9,616	New Issuance	Common	0.00	Yes	Kurt Schafer	Pref E Conversion	Yes	Reg S
7/28/2023	223	New Issuance	Common	0.00	Yes	Lothar Ullrich	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Luboslav Vasko	Pref E Conversion	Yes	Reg S

7/28/2023	1,703	New Issuance	Common	0.00	Yes	Lutwin Zehren	Pref E Conversion	Yes	Reg S
7/28/2023	2,994	New Issuance	Common	0.00	Yes	Lutz Schick	Pref E Conversion	Yes	Reg S
7/28/2023	1,150	New Issuance	Common	0.00	Yes	Manfred Leupolt	Pref E Conversion	Yes	Reg S
7/28/2023	150	New Issuance	Common	0.00	Yes	Manfred Masal	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Manfred Muller	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Martin Buhling	Pref E Conversion	Yes	Reg S
7/28/2023	10,759	New Issuance	Common	0.00	Yes	Martin Schneeberger	Pref E Conversion	Yes	Reg S
7/28/2023	2,360	New Issuance	Common	0.00	Yes	Martin Schroeder	Pref E Conversion	Yes	Reg S
7/28/2023	2,500	New Issuance	Common	0.00	Yes	Michael Heuler	Pref E Conversion	Yes	Reg S
7/28/2023	563	New Issuance	Common	0.00	Yes	Peter Binneberg	Pref E Conversion	Yes	Reg S
7/28/2023	900	New Issuance	Common	0.00	Yes	Peter Blunier	Pref E Conversion	Yes	Reg S
7/28/2023	2,075	New Issuance	Common	0.00	Yes	Peter Deiritz	Pref E Conversion	Yes	Reg S
7/28/2023	1,625	New Issuance	Common	0.00	Yes	Rainer Thiel	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Ralf Plath	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Reiner Huber	Pref E Conversion	Yes	Reg S
7/28/2023	2,500	New Issuance	Common	0.00	Yes	Robert Mauler	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Rudiger Gertz	Pref E Conversion	Yes	Reg S
7/28/2023	1,794	New Issuance	Common	0.00	Yes	Schlucker Eberhard	Pref E Conversion	Yes	Reg S
7/28/2023	208	New Issuance	Common	0.00	Yes	Secutan Ug	Pref E Conversion	Yes	Reg S
7/28/2023	713	New Issuance	Common	0.00	Yes	Siegfried Elstner	Pref E Conversion	Yes	Reg S
7/28/2023	563	New Issuance	Common	0.00	Yes	Theodor Kellner	Pref E Conversion	Yes	Reg S
7/28/2023	75	New Issuance	Common	0.00	Yes	Thomas Scholz	Pref E Conversion	Yes	Reg S
7/28/2023	831	New Issuance	Common	0.00	Yes	Ulrich Niemann	Pref E Conversion	Yes	Reg S

7/28/2023	125	New Issuance	Common	0.00	Yes	Ulrich Von Schoning	Pref E Conversion	Yes	Reg S
7/28/2023	75	New Issuance	Common	0.00	Yes	Ursula Holzwarth	Pref E Conversion	Yes	Reg S
7/28/2023	688	New Issuance	Common	0.00	Yes	Volker Uberall	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Walter Burkle	Pref E Conversion	Yes	Reg S
7/28/2023	2,031	New Issuance	Common	0.00	Yes	Walter Freitag	Pref E Conversion	Yes	Reg S
7/28/2023	2,000	New Issuance	Common	0.00	Yes	Werner Held	Pref E Conversion	Yes	Reg S

7/28/2023	39	New Issuance	Common	0.00	Yes	Willi Krieger	Pref E Conversion	Yes	Reg S
7/28/2023	2,459	New Issuance	Common	0.00	Yes	Wim Toebes	Pref E Conversion	Yes	Reg S
7/28/2023	4,402	New Issuance	Common	0.00	Yes	Wolf-Detlef Schulz	Pref E Conversion	Yes	Reg S
7/28/2023	338	New Issuance	Common	0.00	Yes	Wolfgang Grun	Pref E Conversion	Yes	Reg S
7/28/2023	50	New Issuance	Common	0.00	Yes	Wolfgang Von Plessen	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Zimmermann Herbert	Pref E Conversion	Yes	Reg S
8/25/2023	4,389	New Issuance	Common	0.00	Yes	Wilfried Otte	Pref E Conversion	Yes	Reg S
8/28/2023	388	New Issuance	Common	0.00	Yes	Gerald Scholz	Pref E Conversion	Yes	Reg S
8/29/2023	2,143	New Issuance	Common	0.00	Yes	Michael Schaefer	Pref E Conversion	Yes	Reg S
8/30/2023	609	New Issuance	Common	0.00	Yes	Wolfgang Rothermund	Pref E Conversion	Yes	Reg S
9/4/2023	1,634	New Issuance	Common	0.00	Yes	Anja Dorenkamp	Pref E Conversion	Yes	Reg S
9/5/2023	150	New Issuance	Common	0.00	Yes	Alexander Neubert	Pref E Conversion	Yes	Reg S
9/5/2023	116	New Issuance	Common	0.00	Yes	Bernhard Dankelmann	Pref E Conversion	Yes	Reg S
9/5/2023	125	New Issuance	Common	0.00	Yes	Gert Borgman	Pref E Conversion	Yes	Reg S
9/5/2023	385	New Issuance	Common	0.00	Yes	Pustka Stepan	Pref E Conversion	Yes	Reg S
9/6/2023	1,450	New Issuance	Common	0.00	Yes	Inge Urmann	Pref E Conversion	Yes	Reg S
9/9/2023	682	New Issuance	Common	0.00	Yes	Enrico Harke	Pref E Conversion	Yes	Reg S
9/13/2023	100	New Issuance	Common	0.00	Yes	Reinhold Schurig	Pref E Conversion	Yes	Reg S
9/18/2023	115	New Issuance	Common	0.00	Yes	Andreas Manske	Foreign share sale	Yes	Reg S
9/18/2023	1,425	New Issuance	Common	21.00	No	Dieter Engelhard	Foreign share sale	Yes	Reg S
9/18/2023	250	New Issuance	Common	23.12	No	Eugen Willi Kaufmann	Foreign share sale	Yes	Reg S
9/18/2023	1,250	New Issuance	Common	21.00	No	Hannelore Thielemann	Foreign share sale	Yes	Reg S
9/18/2023	394	New Issuance	Common	25.20	No	Jürgen Beck	Foreign share sale	Yes	Reg S
9/18/2023	500	New Issuance	Common	21.00	No	Klaus Klemme	Foreign share sale	Yes	Reg S

9/18/2023	982	New Issuance	Common	22.48	No	Lutwin Zehren	Foreign share sale	Yes	Reg S
9/18/2023	664	New Issuance	Common	0.00	Yes	Manfred Leupolt	Foreign share sale	Yes	Reg S
9/18/2023	600	New Issuance	Common	26.00	No	Manfred Masal	Foreign share sale	Yes	Reg S
9/18/2023	250	New Issuance	Common	21.00	No	Manfred Masal	Foreign share sale	Yes	Reg S
9/18/2023	375	New Issuance	Common	25.20	No	Martin Bottin	Foreign share sale	Yes	Reg S

9/18/2023	232	New Issuance	Common	0.00	Yes	Max Lehmann	Foreign share sale	Yes	Reg S
9/18/2023	135	New Issuance	Common	27.32	No	Michael Gruber	Foreign share sale	Yes	Reg S
9/18/2023	3,125	New Issuance	Common	23.12	No	Michael Heuler	Foreign share sale	Yes	Reg S
9/18/2023	577	New Issuance	Common	27.32	No	Peter Amberg	Foreign share sale	Yes	Reg S
9/18/2023	833	New Issuance	Common	25.20	No	Petra Krimming	Foreign share sale	Yes	Reg S
9/18/2023	875	New Issuance	Common	25.20	No	Rainer Thiel	Foreign share sale	Yes	Reg S
9/18/2023	923	New Issuance	Common	27.32	No	Ranier Wolff	Foreign share sale	Yes	Reg S
9/18/2023	208	New Issuance	Common	25.20	No	Stefan Dobrowolski	Foreign share sale	Yes	Reg S
9/18/2023	75	New Issuance	Common	23.12	No	Ursula Holzwarth	Foreign share sale	Yes	Reg S
9/18/2023	917	New Issuance	Common	26.36	Yes	Wachter Wolfgang	Foreign share sale	Yes	Reg S
9/18/2023	297	New Issuance	Common	0.00	Yes	Wilfried Otte	Foreign share sale	Yes	Reg S
9/18/2023	1,250	New Issuance	Common	0.00	Yes	Wim Toebes	Foreign share sale	Yes	Reg S
9/20/2023	308	New Issuance	Common	0.00	Yes	Daniel Karliner	Pref E Conversion	Yes	Reg S
9/21/2023	326	New Issuance	Common	0.00	Yes	Werner Straube	Pref E Conversion	Yes	Reg S
9/27/2023	75	New Issuance	Common	0.00	Yes	Ursula Erika Brunkow	Pref E Conversion	Yes	Reg S
9/28/2023	647	New Issuance	Common	0.00	Yes	Peter Aigner	Pref E Conversion	Yes	Reg S
10/6/2023	190	New Issuance	Common	0.00	Yes	Michael Treptow	Pref E Conversion	Yes	Reg S
10/9/2023	96	New Issuance	Common	0.00	Yes	Alois Holzer	Pref E Conversion	Yes	Reg S
10/15/2023	2,500	New Issuance	Common	0.00	Yes	Ranisav Jovanovic	Pref E Conversion	Yes	Reg S
10/31/2023	75	New Issuance	Common	0.00	Yes	Thomas Weibing	Pref E Conversion	Yes	Reg S
11/13/2023	180,000	New Issuance	Preferred F	5.25	No	Prithwiraj Mukherjee	Acquisition	Yes	Reg S
11/13/2023	120,000	New Issuance	Preferred F	5.25	No	Rupesh Chaudhuri	Acquisition	Yes	Reg S
1/8/2024	6,018	New Issue	Common	0.00	Yes	Max Lehmann	Pref E Conversion	Yes	Reg S
1/8/2024	325	New Issue	Common	25.20	No	Gunther Rottinger	Foreign share sale	Yes	Reg S
1/8/2024	385	New Issue	Common	25.20	No	Peter Amberg	Foreign share sale	Yes	Reg S

4/24/2024	52,923	New Issue	Common	0.00	Yes	Johann Döllerer	Pref E Conversion	Yes	Reg S
5/16/2024	500	New Issue	Common	21.60	No	Otto Pfeffer	Foreign share sale	Yes	Reg S
5/16/2024	250	New Issue	Common	0.00	Yes	Friedrich Börschel	Pref E Conversion	Yes	Reg S

6/3/2024	13,864,072	New Issue	Common	0.00	Yes	Gaetano, LLC/ Armin Dartsch & Ole Jensen	Pref D Conversion	Yes	Reg S
6/3/2024	10,971,928	New Issue	Common	0.00	Yes	Fast Finance 24 Holding AG/ Armin Dartsch & Ole Jensen	Pref D Conversion	Yes	Reg S
6/12/2024	2,163,473	New Issue	Common	0.00	Yes	Fast Finance 24 Holding AG/ Armin Dartsch & Ole Jensen	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Andreas Albert Wagner	Pref E Conversion	Yes	Reg S
6/14/2024	1,250	New Issue	Common	0.00	Yes	Albert Pözl	Pref E Conversion	Yes	Reg S
6/14/2024	1,250	New Issue	Common	0.00	Yes	Alfred Werner	Pref E Conversion	Yes	Reg S
6/14/2024	600	New Issue	Common	0.00	Yes	Andreas Romberg	Pref E Conversion	Yes	Reg S
2/28/2024	5,000	New Issue	Common	21.60	No	Jörg Jaegers	Foreign share sale	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Birgit Seidenglanz	Pref E Conversion	Yes	Reg S
6/14/2024	125	New Issue	Common	0.00	Yes	Clemens Jaensch	Pref E Conversion	Yes	Reg S
6/14/2024	200	New Issue	Common	0.00	Yes	Curd Ornig	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Detlef Kück	Pref E Conversion	Yes	Reg S
6/14/2024	2,766	New Issue	Common	0.00	Yes	Dieter Beck	Pref E Conversion	Yes	Reg S
6/14/2024	285	New Issue	Common	0.00	Yes	Dieter Schneider	Pref E Conversion	Yes	Reg S
6/14/2024	384	New Issue	Common	0.00	Yes	Dr. Harm Ohlmeier	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Frank Lintgen	Pref E Conversion	Yes	Reg S
6/14/2024	96	New Issue	Common	0.00	Yes	Franz-Gerog Baaden	Pref E Conversion	Yes	Reg S
6/14/2024	1,250	New Issue	Common	0.00	Yes	Gerd Pfeffer	Pref E Conversion	Yes	Reg S
6/14/2024	81	New Issue	Common	0.00	Yes	Gerd Plieskat	Pref E Conversion	Yes	Reg S
6/14/2024	39	New Issue	Common	0.00	Yes	Hans Angerer	Pref E Conversion	Yes	Reg S
6/14/2024	626	New Issue	Common	0.00	Yes	Hans-Bodo Steinmann	Pref E Conversion	Yes	Reg S
6/14/2024	438	New Issue	Common	0.00	Yes	Harald Rohrs	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Held Milan	Pref E Conversion	Yes	Reg S
6/14/2024	39	New Issue	Common	0.00	Yes	Herman Schoepf	Pref E Conversion	Yes	Reg S
6/14/2024	452	New Issue	Common	0.00	Yes	Inge Lehmann	Pref E Conversion	Yes	Reg S

6/14/2024	188	New Issue	Common	0.00	Yes	Ingrid Wallisch	Pref E Conversion	Yes	Reg S
6/14/2024	350	New Issue	Common	0.00	Yes	Jacob Abraham	Pref E Conversion	Yes	Reg S
6/14/2024	268	New Issue	Common	0.00	Yes	Jochen Bruckner	Pref E Conversion	Yes	Reg S
6/14/2024	479	New Issue	Common	0.00	Yes	Jörg GF Schmalhorst	Pref E Conversion	Yes	Reg S
6/14/2024	833	New Issue	Common	0.00	Yes	Jorg Tolke	Pref E Conversion	Yes	Reg S
6/14/2024	125	New Issue	Common	0.00	Yes	Jürgen Hanisch	Pref E Conversion	Yes	Reg S
6/14/2024	625	New Issue	Common	0.00	Yes	Jürgen Kauth	Pref E Conversion	Yes	Reg S
6/14/2024	4,900	New Issue	Common	0.00	Yes	Karl-Heinz Stanelle	Pref E Conversion	Yes	Reg S
6/14/2024	29,072	New Issue	Common	0.00	Yes	Kiene Wilfried	Pref E Conversion	Yes	Reg S
6/14/2024	75	New Issue	Common	0.00	Yes	Klaus Hohlweg	Pref E Conversion	Yes	Reg S
6/14/2024	1,111	New Issue	Common	0.00	Yes	Klopf Gottfried	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Tibor Košík	Pref E Conversion	Yes	Reg S
6/14/2024	384	New Issue	Common	0.00	Yes	Kretz Gilbert	Pref E Conversion	Yes	Reg S
6/14/2024	839	New Issue	Common	0.00	Yes	Manfred Runge	Pref E Conversion	Yes	Reg S
6/14/2024	1,125	New Issue	Common	0.00	Yes	Mathias Kloth	Pref E Conversion	Yes	Reg S
6/14/2024	6,250	New Issue	Common	0.00	Yes	Michael Sommerhage	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Miroslav V Jagerčík	Pref E Conversion	Yes	Reg S
6/14/2024	750	New Issue	Common	0.00	Yes	Peter Schmidt zur Nedden	Pref E Conversion	Yes	Reg S
6/14/2024	8,917	New Issue	Common	0.00	Yes	Philipp Hermann	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Pursa Vojtech	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Rainer Schlothauer	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Rauscher Anton	Pref E Conversion	Yes	Reg S
6/14/2024	584	New Issue	Common	0.00	Yes	Reinhold Neskudla	Pref E Conversion	Yes	Reg S
6/14/2024	75	New Issue	Common	0.00	Yes	Rene Faak	Pref E Conversion	Yes	Reg S
6/14/2024	246	New Issue	Common	0.00	Yes	Roger Meier	Pref E Conversion	Yes	Reg S
6/14/2024	1,384	New Issue	Common	0.00	Yes	Ronni Detert	Pref E Conversion	Yes	Reg S
6/14/2024	115	New Issue	Common	0.00	Yes	Rüdiger Klaas	Pref E Conversion	Yes	Reg S
6/14/2024	385	New Issue	Common	0.00	Yes	Rudolf Walldorf	Pref E Conversion	Yes	Reg S
6/14/2024	1,449	New Issue	Common	0.00	Yes	Thomas Abmann	Pref E Conversion	Yes	Reg S
6/14/2024	594	New Issue	Common	0.00	Yes	Torben Kuhlmann	Pref E Conversion	Yes	Reg S

6/14/2024	455	New Issue	Common	0.00	Yes	Torsten Müller	Pref E Conversion	Yes	Reg S
6/14/2024	279	New Issue	Common	0.00	Yes	Uwe Küntzel	Pref E Conversion	Yes	Reg S
6/14/2024	150	New Issue	Common	0.00	Yes	Walter Alle	Pref E Conversion	Yes	Reg S
6/14/2024	125	New Issue	Common	0.00	Yes	Wenner Christoph Maximillian	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Wilhelm Kopp	Pref E Conversion	Yes	Reg S
6/14/2024	500	New Issue	Common	0.00	Yes	Willy Kraub	Pref E Conversion	Yes	Reg S
2/11/2025	100,000	New Issue	Series G	\$2.50	Yes	My Next Habitat	Cash	Yes	Reg S
3/5/2025	21,750	New Issue	Common			Daniel Fisher	Cash	Yes	Reg S

Balances as of June 30, 2025:

Common- 27,544,935

Series F Preferred Stock – 300,000 shares

Series G Preferred Stock – 100,000 shares

B. Promissory and Convertible Notes

The Company does not have any outstanding promissory, convertible notes, convertible debentures, or any other debt instruments that may be converted into a class of the issuer's equity securities with the exception of its Convertible Preferred Shares.

4) Issuer's Business, Products and Services

Forward-Looking Statements

The information contained herein includes certain "forward-looking" statements within the meaning of Section 27A of the United States Securities Act of 1933, as amended, and Section 21E of the United States Securities Exchange Act of 1934, as amended. You can identify these and other forward-looking statements by the use of words such as "anticipates," "expects," "intends," "plans," "predicts," "believes," "seeks," "estimates," "may," "might," "will," "should," "would," "could," "potential," "future," "continue," "ongoing," "forecast," "project," "target" or similar expressions, and variations or negatives of these words. You should not place undue reliance on these forward-looking statements, which apply only as of the date of this report. These forward-looking statements are subject to certain risks and uncertainties that could cause actual results to differ materially from historical results or our predictions. Although we believe the expectations reflected in these forward-looking statements are reasonable, such expectations cannot guarantee future results, levels of activity, performance, or achievements. Forward-looking statements included in this report and all subsequent written or oral forward-looking statements attributable to us or persons acting on our behalf are expressly qualified in their entirety by these cautionary statements. The forward-looking statements speak only as of the date made, other than as required by law, and we undertake no obligation to publicly update or revise any forward-looking statements, whether because of new information, future events or otherwise.

A. Summary of our business operations

Our operations are coordinated from our premises at Uhlandstrasse 165/166, Berlin 10719, Federal Republic of Germany (please see also 6) below). We have an employee complement of five, including the Director and Officers named and described in these statements under 7) below.

Visual OK. Rebranding

The long-term strategy is to rebrand under a unified “OK.” identity, establishing a consistent and recognizable presence across all markets. This approach will consolidate all services and subsidiaries under a single visual brand, while allowing operating companies to retain their existing legal names. The initial focus will be on visual branding to support a seamless transition and pave the way for the upcoming NASDAQ listing. In practice, OK.secure will take visual prominence as the lead consumer-facing brand, with clear attribution to its parent company, Fast Finance Pay Corp. To ensure transparency and prevent confusion, the OK.secure logo will include the designation “a Fast Finance Pay Corp. brand,” aligning the visual identity with the legal entity while reinforcing the unified “OK.” brand presence.

B. Our subsidiaries, parent company, or affiliated companies.

OK.de Services Inc. and OK.de Services GmbH (“OK.de | OKsecure.net”),
FF24 Ventures GmbH (“ok-pay.com”),
FF24 Merchant Services GmbH (“ok-secure.com/portfolio/#okmerchants”).

C. Our principal products or services.

OK.secure

OK.secure (*provided by Ok.de Services GmbH*) is an all-in-one, end-to-end encrypted platform developed by cybersecurity experts, offering a secure messaging service available on iOS, Android, and as a web application. It allows users to privately chat, group chat, make calls and video calls, securely share media such as images, videos, documents, and even their current location. In line with its privacy-focused design, OK.secure also integrates a crypto wallet that supports over 40 blockchains and more than 4,000 digital assets, enabling users to send and receive crypto directly in chat through its fully non-custodial setup, where only users hold their private encryption keys.

OK.pay

OK.pay (*FF24 Ventures GmbH*) is a global cryptocurrency payment and trading platform that enables users to buy, sell, swap, and spend digital assets securely and seamlessly. Available in over 170 countries and supporting more than 4,000 cryptocurrencies, the platform facilitates frictionless transactions with minimal Know Your Customer (KYC) requirements for smaller-value trades. Through its integration with OK.secure, OK.pay offers encrypted financial communication, cryptocurrency-to-fiat (crypto-to-fiat) conversions, and International Bank Account Number (IBAN) banking services, creating a comprehensive financial ecosystem. Businesses benefit from OK.pay’s advanced payment wallet, which simplifies cryptocurrency acceptance and settlement, while users can take advantage of the OK.pay debit card for real-world crypto spending with seamless fiat conversions. With blockchain-based security, access to global payment networks such as

Single Euro Payments Area (SEPA) and Society for Worldwide Interbank Financial Telecommunication (SWIFT), and a custodial wallet for safe asset management, OK.pay is driving the adoption of digital finance. Additionally, the platform's Partner and Tell-a-Friend Programs incentivize growth through commission-based earnings and referral rewards. By combining cutting-edge technology with a user-centric approach, OK.pay is redefining cryptocurrency transactions and bridging the gap between digital and traditional finance.

OK.merchants

OK.merchants (*FF24 Merchant Services GmbH*) will let customers pay their way — with crypto or fiat — offering unmatched flexibility and convenience. From Bitcoin to bank transfers, the platform supports smooth, secure, and instant payments. It's the ideal solution for modern businesses that want to provide an innovative, globally versatile checkout experience, online or in-store. Empowering businesses with fast settlements, crypto-to-fiat conversions, and no chargebacks. Enjoy low transaction fees, simplified onboarding, and full control through easy-to-integrate APIs. Whether global scaling or optimizing locally, OK.merchants will provide a future-ready toolset for efficient, borderless, and secure payment processing.

OK.de

OK.de (*OK.de Services GmbH*) is a free email service provider based in Germany, best known for its 'free mailer' mobile email service. It offers users an unlimited email inbox, a professional organizer, cloud storage through OK-Drive, and a comprehensive entertainment package. In addition, OK.de features a news portal, exclusive deals, and a comparison tool for insurance and services, designed to help users save money. The platform aims to create an active user interface that connects people worldwide on a single platform, currently catering to approximately 2.3 million users of its email service.

DigiClerk

Fast Finance Pay Corp continued the soft launch of DigiClerk.com throughout the half of 2025. DigiClerk is an AI-powered document processing platform specifically designed for Certified Public Accountants (CPAs) and Real Estate Investment Trusts (REITs). Its primary goal is to streamline complex financial workflows, improve regulatory compliance, and boost productivity through advanced machine learning automation.

To strengthen brand visibility and attract potential customers, DigiClerk employs a multi-channel digital marketing strategy. This includes search engine optimization (SEO) to improve website rankings, targeted online advertising for niche industry segments, and content marketing that highlights DigiClerk's expertise while delivering valuable insights to the CPA and REIT communities. Social media platforms also play a central role in engaging with target audiences and sharing informative, finance-focused content.

DigiClerk combines affordability with an intuitive, user-friendly interface, making it easier for financial professionals to manage and navigate large volumes of documents. Its advanced AI automates data extraction, simplifies hidden data interactions, and reduces the complexities of tasks such as cost tracking, invoice processing, and financial statement preparation. This data-driven approach empowers CPAs and REIT professionals to make faster, more informed decisions while optimizing operational efficiency.

To further engage its target audience, DigiClerk plans to host webinars, seminars, and interactive sessions tailored for REITs and CPA firms. These events will address industry-specific challenges, offer practical solutions, and provide opportunities for networking and knowledge exchange. Breakfast meetings and focused group discussions will also be organized to foster deeper relationships and showcase how DigiClerk's technology can transform document processing workflows.

With its innovative AI capabilities and tailored financial focus, DigiClerk offers an affordable, efficient, and modern solution designed to elevate financial operations and drive long-term success for CPAs and REITs alike.

Reverse Stock-Split

On January 27, 2025, the Company's Board of Directors approved a 1 for 40 reserve stock-split on all issued and outstanding common shares, effective immediately. The per share data included within these consolidated financial statements has been retroactively adjusted to reflect the number of shares resulting from this reverse stock-split.

Series G Preferred Shares

On February 11, 2025, the Company issued 100,000 Series G Convertible Preferred Shares for \$2.50 per share. Each share of convertible preferred stock has voting rights equal to an equivalent number of shares of common stock into which it is convertible and votes together as one class with the common stock. One Convertible Preferred Series G Share can convert into one share of common stock valued at \$2.50 per share. In the event of a voluntary or involuntary liquidation, dissolution or winding up of the Company or the incurrence of a deemed liquidation event, the holders of shares of Series G are entitled to receive one dollar per share in any distribution out of the assets of the corporation over the holders of common stock. Series G Convertible Preferred Shares are only redeemable upon a deemed liquidation of the Company. The holders of these Convertible Preferred Share currently control the Company, and as such could effectuate a deemed liquidation at any time.

Each share of Series G Convertible Preferred Stock is convertible at the option of the holder, at any time after the date of issuance of such share, into shares of common stock of the Company. The conversion ratio per share of Series G Convertible Preferred Shares is defined by the Company's articles of incorporation, as amended. Each share of Series G Convertible Preferred Stock will automatically be converted into shares of common stock at the then-effective conversion rate of such shares upon the closing of a firm commitment underwritten public offering pursuant to an effective registration statement under the Securities Act of 1933, as amended, covering the offer and sale of common stock of the Company to the public.

5) Issuer's Facilities

Our primary parent company, Fast Finance 24 Holding AG, provides office space within its headquarters facility located in Berlin, Federal Republic of Germany. We further entered a new lease with an independent third party for space at 147 West 35th Street, Suite 1203, New York, NY 10001 for approximately \$525 per month.

6) Officers, Directors, and Control Persons of the Company

Individual Name or Entity Name (Include names of control person(s) if a corporate entity)	Position/ Company Affiliation (ex: CEO, 5% Control person)	Residential Address (City / State Only)	Number of Common Shares Owned (undiluted)	Number of Preferred Series F Shares Held	% of Common Shares Owned	% of Preferred Series F Owned
Armin Dartsch	Secretary & Director	Berlin, Federal Republic of Germany	0	0	0.00%	0.00%
Fast Finance 24 Holding AG/ Armin Dartsch & Ole Jensen	Mr. Jensen (our CEO) & Mr. Dartsch (our Secretary) are control persons	Berlin, Federal Republic of Germany	13,185,347	0	47.87%	0.00%
Gaetano, LLC	Mr. Jensen (our CEO) & Mr. Dartsch (our Secretary) are control persons	Berlin, Federal Republic of Germany	13,864,072	0	50.33%	0.00%
Ole Jensen	Chairman, Chief Executive Officer and President	Berlin, Federal Republic of Germany	0	0	0.00%	0.00%
Prithwiraj Mukherjee	Owner of more than 5%	India	0	180,000	0.00%	60.00%
Rupesh Chaudhuri	Owner of more than 5%	India	0	120,000	0.00%	40.00%
Sayed Muhammad Iqbal	CFO/ Treasurer	Berlin, Federal Republic of Germany	0	0	0.00%	0.00%

OLE JENSEN is our Chairman, CEO and President, beginning August 2024. His Employment history is:

- As CEO, Ole has spearheaded the launch of numerous ventures over the past 30 years, including a German retail chain, European online retail shops and platforms, a furniture e-commerce platform, online financial services, a communication and advertising portal, and various mobile applications.
- With over 31 years of experience in managing and operating high-level business networks, Ole has spent the past 23 years as a business founder and advisor. Leveraging his extensive expertise in retail and e-commerce, he has played an active role in scaling online businesses globally. As a founder, mentor, and motivator, he has provided strategic guidance to operating companies in product management and purchasing across Europe and the U.S.
- A highly skilled financial analyst, Ole has been instrumental in the success of several startups and mid-cap companies, including mergers and IPOs across Europe.

ARMIN DARTSCH is our Secretary and Director, beginning June 2022. His Employment history is:

- Armin studied law at the Christian-Albrechts University of Kiel and Humboldt University of Berlin. After passing his second state examination, he was admitted to the bar in 2006 and began his legal career as a staff attorney at a boutique law firm specializing in copyright and art law.

- b) In 2007, Armin established his own independent practice, focusing on national and international tax and corporate law, as well as intellectual property law. He has advised both companies — particularly in the e-commerce sector — and individuals across Germany, the EU, the US, and Hong Kong.
- c) Beyond his legal career, Armin Dartsch has served as managing director of several companies in Germany and the UK since 2009. He currently serves as the Chairman of the Supervisory Board at Fast Finance 24 Holding AG, a publicly listed company in Germany.

SAYED MUHAMMAD IQBAL is our Chief Accountant/Treasurer, beginning June 2022. His employment history is:

- a) Fast Finance 24 Holding AG, Accounting Manager (June 2020 to Present). Conducting cash flow analysis and summarizing reports related to cash in-flow and cash out-flow. Responsible for proposing overall budget, delivering monthly revenue forecasts. Assisting managers to process Balance Sheet, Profit/Loss statements (IFRS & GAAP) and other financial statements as required. Analyzed Profit/Loss statements such as revenues, cost of sales, expenses, EBIT and operating margin to determine the company's financial position.
- b) MyStylo GbR, Junior Manager Business Development (December 2018 to May 2020). Created different Cost/Profit centers in company's accounting software. Allocation of company's bank transactions to the respective Cost/Profit centers. Responsible for bookkeeping for Accounting and Finance Dept. Planning and overseeing new marketing initiatives.

7) **Legal/Disciplinary History**

- A. None of the persons named above as directors and officers, and to the best of their knowledge, and other named persons have, in the past 10 years, been the subject of:
 - 1. Been the subject of an indictment or conviction in a criminal proceeding or plea agreement or named as a defendant in a pending criminal proceeding (excluding minor traffic violations);
 - 2. Been the subject of the entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, financial- or investment-related, insurance or banking activities;
 - 3. Been the subject of a finding, disciplinary order or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, a state securities regulator of a violation of federal or state securities or commodities law, or a foreign regulatory body or court, which finding or judgment has not been reversed, suspended, or vacated;
 - 4. Named as a defendant or a respondent in a regulatory complaint or proceeding that

could result in a “yes” answer to part 3 above; or

5. Been the subject of an order by a self-regulatory organization that permanently or temporarily barred, suspended, or otherwise limited such person's involvement in any type of business or securities activities.
 6. Been the subject of a U.S Postal Service false representation order, or a temporary restraining order, or preliminary injunction with respect to conduct alleged to have violated the false representation statute that applies to U.S mail.
- B.** Neither the Company nor its subsidiaries are engaged in any material pending legal proceedings, other than ordinary routine litigation incidental to the business, to which the issuer or any of its subsidiaries is a party to or of which any of their property is the subject.

8) Third Party Service Providers

Securities Counsel

Name: Ellenoff Grossman & Schole LLP
Address: 1345 Avenue of the Americas
New York, NY 10105
Phone: (212) 370-1300
Email: ellenoff@egslp.com

Accountant or Auditor

Name: Christian Geuyen
Firm: Steuerbord Steuerberatungsgesellschaft mbH
Address: Hohenzollernstraße 132
41061 Mönchengladbach, Germany
Phone: +49 2161 948 889-0
Email: info@steuer-bord.de

Investor Relations

Name: Barwicki Investor Relations
Address: 30 Wall Street, 8 FL
New York, NY 10005
Phone: (516) 662-9461
Email: andrew@barwicki.com

All other means of Investor Communication: None

9) Disclosure & Financial Information

A. This Disclosure Statement was prepared by (name of

individual): Name: Armin Dartsch
Title: Corporate
Secretary Relationship to Issuer:

Corporate Secretary

B. The following financial statements were prepared in accordance with:

☐ IFRS

☒ U.S. GAAP

C. The following financial statements were prepared by (name of

individual): Name: External financial accountants

Title: External financial accountants

Relationship to Issuer: External financial accountants

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Statements

- a. Condensed Consolidated Balance Sheet (unaudited);
- b. Condensed Consolidated Statement of Comprehensive Loss for the six months ended June 30, 2025 and 2024 (unaudited);
- c. Condensed Consolidated Statement of Comprehensive Loss for the three months ended June 30, 2025 and 2024 (unaudited);
- d. Condensed Consolidated Statement of Changes in Stockholders' Equity for the six months ended June 30, 2025 and 2024 (unaudited);
- e. Condensed Consolidated Statement of Cash Flows for the six months ended June 30, 2025 and 2024 (unaudited); and,
- f. Disclosures to the unaudited condensed consolidated financial statements (unaudited)

FAST FINANCE PAY CORPORATION
CONDENSED CONSOLIDATED BALANCE SHEETS
(unaudited)

	June 30, 2025	December 31, 2024
Assets		
Current assets		
Cash	\$ 1,101,854	\$ 268,206
Trade receivables	1,488,125	1,358,924
Affiliated companies receivable	535,260	568,020
Deferred offering costs	432,187	-
Prepaid expenses and other current assets	213,409	187,800
Total current assets	3,770,835	2,382,950
Capitalized software	4,324,591	3,814,547
Intangible assets	1,098,305	1,072,834
Due from Fast Finance Holdings AG	4,152,523	5,092,771
Property, plant and equipment	15,468	22,274
Total Assets	<u>\$ 13,361,722</u>	<u>\$ 12,385,376</u>
Liabilities and Stockholders' Equity		
Current liabilities		
Trade payables	\$ 412,120	\$ 555,521
Affiliated companies payable	323,091	327,877
Taxes payable	59,036	29,965
Liability for unissued shares	105,544	105,544
Current portion of bank loan	58,155	54,619
Other liabilities	-	202,034
Total current liabilities	957,946	1,275,560
Non-current portion of bank loan	305,617	309,381
Total liabilities	1,263,563	1,584,941
Commitments and Contingencies (Note 9)		
Mezzanine Equity		
Series G Preferred Stock; par value \$0.0001; authorized 100,000 shares; as of June 30, 2025, and 0 as of December 31, 2024, there are 100,000 and 0 outstanding, respectively	250,000	-
Total mezzanine equity	250,000	-
Stockholders' Equity		
Series F Preferred Stock; par value \$0.0001; authorized 300,000 shares; as of June 30, 2025 and December 31, 2024, there are 300,000 and 300,000 outstanding, respectively	30	30
Common Stock; par value \$0.0001; 1,990,000,000 shares authorized; as of June 30, 2025 and December 31, 2024, there are 27,544,935 and 27,534,420 shares outstanding, respectively	2,754	2,753
Additional Paid-in Capital	10,817,777	10,792,778
Accumulated other comprehensive income	1,887,623	677,912
Accumulated earnings (deficit)	(860,025)	(673,038)
Total stockholders' equity	11,848,159	10,800,435
Total liabilities, mezzanine equity and stockholders' equity	<u>\$ 13,361,722</u>	<u>\$ 12,385,376</u>

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF COMPEHENSIVE INCOME (LOSS)
(UNAUDITED)

	For the six months ended June 30,	
	2025	2024
Service revenues		
	\$ 5,262,505	\$ 1,334,845
Service revenues from affiliates and related parties	67,100	1,846,166
Total revenues	5,329,605	3,181,011
Cost of services	2,057,224	746,572
Cost of services from affiliates and related parties	652,520	1,568,498
Total cost of services	2,709,744	2,315,070
Gross Profit, excluding depreciation and amortization	2,619,861	865,940
Operating Expenses		
General and administrative expenses	2,553,741	312,256
General and administrative expenses from affiliates and related parties	-	535,184
Depreciation and amortization	211,315	234,617
Total operating expenses	2,765,056	1,082,057
Loss from operations	(145,195)	(216,117)
Other expense		
Interest expense	4,386	12,333
Loss before income taxes	(149,581)	(228,450)
Income tax expense (benefit)	37,406	(9,552)
Net loss	\$ (186,987)	\$ (218,898)
Other comprehensive Income (Loss)		
Foreign currency translation adjustments	1,209,711	(102,034)
Comprehensive Income (Loss)	1,022,724	(320,932)
Weighted average shares outstanding of Common Stock	27,541,411	4,478,238
Basic and diluted net loss per share, Common Stock	\$ (0.01)	\$ (0.05)

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF COMPEHENSIVE LOSS
(UNAUDITED)

	Three months ended	
	June 30, 2025	June 30, 2024
Service revenues	\$ 2,842,761	\$ 360,135
Service revenues from affiliates and related parties	28,600	920,732
Total revenues	2,871,361	1,280,867
Cost of services	1,290,815	208,717
Cost of services from affiliates and related parties	151,360	825,642
Total cost of services	1,442,175	1,034,359
Gross Profit, excluding depreciation and amortization	1,429,186	246,507
General and administrative expenses	1,186,686	117,570
General and administrative expenses from affiliates and related parties	-	231,923
Depreciation and amortization	111,727	115,775
Total operating expenses	1,298,413	465,268
Loss from operations	130,773	(218,761)
Other expense		
Interest expense	(334)	6,425
Loss before income taxes	131,107	(225,186)
Income tax expense (benefit)	36,416	(9,723)
Net income (loss)	<u>\$ 94,691</u>	<u>\$ (215,463)</u>
Other comprehensive loss		
Foreign currency translation adjustments	(681,835)	(2,198)
Comprehensive loss	<u>(587,144)</u>	<u>(217,661)</u>
Weighted average shares outstanding of Common Stock	<u>27,544,935</u>	<u>8,553,819</u>
Basic and diluted net loss per share, Common Stock	<u>\$ 0.00</u>	<u>\$ (0.03)</u>

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY
FOR THE SIX MONTHS ENDED JUNE 30, 2025 AND 2024
(UNAUDITED)

Preferred Shares subject to Possible Redemption

	Preferred Series D		Preferred Series E		Preferred Series G		Common Stock		Preferred Series F		Additional Paid-In Capital	Accumulated Other Comprehensive Income (Loss)	Accumulated Deficit	Total Shareholders' Equity
	Shares	Amount	Shares	Amount	Shares	Amount	Shares	Amount	Shares	Amount				
Balances, as of December 31, 2023	95,973	\$ 154,598	3,676,047	\$3,002,844	-	\$ -	394,617	\$ 40	300,000	\$ 30	\$ 7,490,357	\$ 139,668	\$ 155,430	\$ 7,785,525
Convertible Preferred Series D conversion to common	(95,973)	(154,598)					24,836,000	2,484			152,115			154,599
Convertible Preferred Series E conversion to common			(3,676,047)	(3,002,844)	-		2,297,585	229			3,002,615			3,002,844
Share issuances and cancellations							6,210	-			147,690			147,690
Foreign currency translation												(102,034)		(102,034)
Net income (loss)													(218,898)	(218,898)
Balances, as of June 30, 2024	-	\$ -	-	\$ -	-	\$ -	27,534,412	\$ 2,753	300,000	\$ 30	\$10,792,777	\$ 37,634	\$ (63,468)	\$ 10,769,726
Balances, as of December 31, 2024	-	\$ -	-	\$ -	-	\$ -	27,534,420	\$ 2,753	300,000	\$ 30	\$10,792,778	\$ 677,912	\$ (673,038)	\$ 10,800,435
Issuance of Convertible Preferred Series G					100,000	250,000								-
Share issuances							10,515	1			24,999			25,000
Foreign currency translation												1,209,711		1,209,711
Net income (loss)													(186,987)	(186,987)
Balances, as of June 30, 2025	-	\$ -	-	\$ -	100,000	\$250,000	27,544,935	\$ 2,754	300,000	\$ 30	\$10,817,777	\$1,887,623	\$ (860,025)	\$ 11,848,159

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS
(UNAUDITED)

	For the six months ended June 30.	
	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net Loss	\$ (186,987)	\$ (218,898)
Adjustments to reconcile net loss to net cash used in operating activities:		
Depreciation and amortization	211,315	234,617
Operating costs settled by Parent	46,205	105,703
Changes in operating assets and liabilities:		
Trade receivables	(129,200)	(465,339)
Affiliated company receivables	32,760	(171,706)
Prepaid expenses and other current assets	(25,609)	18,548
Trade payables	(143,402)	(183,279)
Affiliated company payables	(4,786)	104,692
Other provisions	-	-
Taxes payable	29,071	(36,362)
Other liabilities	(202,034)	120,280
Net cash used in operating activities	(372,667)	(491,744)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Issuance of bank loan	(28,014)	374,780
Payments of deferred offering costs	(432,187)	-
Contributions from Fast Finance Holding AG	1,370,821	-
Issuance of common shares	25,000	147,690
Issuance of Convertible Preferred Series G Shares	250,000	-
Net cash provided by financing activities	1,185,620	522,470
Effect of exchange rate changes on cash	20,695	(16,648)
Increase (decrease) in cash	833,648	14,078
Cash, beginning of year	268,206	20,578
Cash, end of year	<u>\$ 1,101,854</u>	<u>\$ 34,656</u>
Supplemental disclosures of cash flow information:		
Cash paid for interest	\$ 4,386	\$ 12,333
Cash paid for taxes	\$ 37,406	\$ -
Supplemental disclosures of noncash investing and financing information:		
Noncash activity funded by Parent	\$ 54,184	\$ 12,309
Noncash conversion of Preferred Series D shares	\$ -	\$ 154,599
Noncash conversion of Preferred Series E shares	\$ -	\$ 3,002,844

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORPORATION
NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(Unaudited)

Note 1. Organization and Description of Business Operations

Fast Finance Pay Corporation and its subsidiaries (“FFPP” or the “Company”) is a financial technology company headquartered in New York City, New York. The Company specializes in merchant payment processing, consumer e-banking, and instant money transfer solutions across various currencies.

The Company provides a global messenger with app and web applications that not only enable simple communication, but also offers digital payments via crypto wallet including debit card, business to business (“B2B”) merchant tools. Our model combines messaging, payment solutions and crypto trading services to create seamless digital interactions for Fiat and Cryptocurrencies. Through our brands OK.de, OK.secure, OK.merchants, OK.pay and DigiClerk, we offer innovative and scalable business to consumer (“B2C”) and B2B solutions for payment processing, as well as noncustodial and custodial crypto wallets that enable users to trade cryptocurrencies and participate in Decentralized Finance (DeFi.).

OK.de Services©: Acquired in 2019, OK.de is a free email provider. OK.de is compliant with the provisions of General Data Protection Plan (“GDPR”) and provides innovative email box functions, as well as offers end customers with its own messenger service, cloud storage, as well as video and entertainment packages.

In 2022, the Company expanded its offering with OK.Secure. This offering is a secure messenger service that is available as an application or to end customers on their personal computer. This offering provides chat, video calls, file sharing, and a cryptocurrency wallet feature that was added in 2023. The cryptocurrency wallet allows end users to use their cryptocurrencies to buy vouchers that are used at common retail stores. Additionally, the Company expanded its offering with OK.pay in 2024. The platform is designed to provide secure, real-time processing of various payment methods, including MasterCard, VISA, SEPA, SOFORT (Sofortüberweisung), and PayPal.

Initially focused on marketing and integration with German online shops for 2023, the companies extended their services to the broader European Union in 2024. However, expansion into the United States and Asia is not anticipated in the near future for this service. Merchants benefit from easy integration into diverse shop systems and websites, allowing them to offer preferred local payment options to customers globally, thereby providing a platform to enhance conversion rates in different countries.

DigiClerk: Acquired in 2024, DigiClerk specializes in AI-powered document processing solutions tailored for Certified Public Accountants (CPAs) and Real Estate Investment Trusts (REITs). The platform automates data extraction from various documents, enhancing efficiency and accuracy in financial operations. Navigating through extensive documents becomes effortless with DigiClerk’s advanced machine learning. This automation enhances productivity by simplifying data extraction. The DigiClerk platform is still in development, and as such has no revenues.

The accompanying unaudited condensed consolidated financial statements are presented in conformity with accounting principles generally accepted in the United States of America (“US GAAP”) for interim financial information and in accordance with the instructions to Form 10-Q and Article 8 of Regulation S-X of the SEC. Certain information or footnote disclosures normally included in financial statements prepared in accordance with GAAP have been condensed or omitted, pursuant to the rules and regulations of the SEC for interim financial reporting. Accordingly, they do not include all the information and footnotes necessary for a complete presentation of financial position, results of operations, or cash flows. In the opinion of management, the accompanying unaudited condensed consolidated financial statements include all adjustments, consisting of a normal recurring nature, which are necessary for a fair presentation of the financial position, operating results and cash flows for the periods presented. All significant intercompany balances and transactions have been eliminated in consolidation.

The accompanying unaudited condensed consolidated financial statements should be read in conjunction with the Company’s audited financial statements and notes thereto as of and for the years ended December 31, 2024 and 2023 located elsewhere. The interim results for the three and six months ended June 30, 2025 are not necessarily indicative of the results to be expected for the year ending December 31, 2025 or for any future periods.

Going Concern, Liquidity and Capital Resources

The Company has incurred a net loss of \$0.2 million for the six months ended June 30, 2025 and has an accumulated deficit of \$0.9 million as of June 30, 2025. To date, the Company has been funded by issuing common and convertible preferred equity securities. As of June 30, 2025, the Company has approximately \$1.1 million of cash.

The Company evaluated whether there are any conditions and events, considered in the aggregate that raise substantial doubt about its ability to continue as a going concern over the next twelve months from the issuance date of the consolidated financial statements. The Company's cash requirements include, but are not limited to, operating expenses and working capital requirements. Due to these cash requirements, the Company does not believe that it will have sufficient cash to fund operations for one year after the date that the accompanying consolidated financial statements are issued without raising additional funds through the issuance of common or convertible preferred equity securities.

Accordingly, the Company has concluded that there is substantial doubt about its ability to continue as a going concern within one year of the issuance date of the accompanying consolidated financial statements. These consolidated financial statements do not include any adjustments relating to the recovery of the recorded assets or the classification of the liabilities that might be necessary should the Company be unable to continue as a going concern.

The Company intends to raise additional cash through additional equity financings, debt financings or other arrangements to fund operations. However, there can be no assurance that the Company will be able to raise adequate capital under acceptable terms, if at all. The sale of additional equity may dilute existing members and newly issued member units may contain senior rights and preferences compared to currently outstanding ordinary shares. Furthermore, the Company intends to receive additional funding from Fast Finance Holding, AG, its parent company. However, there can be no assurance that Fast Finance Holding AG will provide the necessary funding to the Company when needed. If the Company is unable to obtain such additional financing or additional funding from Fast Finance Holding AG, future operations would need to be reevaluated.

Note 2. Significant Accounting Policies

There have been no changes to our significant accounting policies described within the Notes to the Company's consolidated financial statements as of and for the years ended December 31, 2024 and 2023. Certain required disclosures relating to our significant accounting policies are disclosed below.

Accounts Receivable

Accounts receivable are carried at the original invoice amount, less any estimate made for doubtful accounts or credit losses. The allowance for credit losses is the Company's best estimate of the amount of expected credit losses in the Company's existing receivables over the contractual term. The Company evaluates such receivables by taking into account any relevant available information, which begins with historical credit loss experience and consideration of current and expected conditions and market trends (such as general economic conditions, other microeconomic and macroeconomic considerations, etc.) and reasonable and supportable forecasts that could impact the collectability of such receivables over the contractual term. Changes in circumstances relating to these factors may result in the need to increase or decrease the allowance for credit losses in the future. The allowance for credit losses was \$0 as of both June 30, 2025 and December 31, 2024.

Settlement

Historically, the Company settled liabilities that it had with counterparties through a noncash settlement. In these circumstances, the Company applies the guidance outlined within Accounting Standard Codification (ASC) 210, *Balance Sheet*. Specifically, ASC 210-20-45-1 provides guidance on the right of setoff of all balances. During the six months ended June 30, 2025 and 2024, the Company did not execute any settlement agreements with its customers and vendors. The Company does not setoff any assets or liabilities unless it meets the requirements outlined within ASC 210-20-45-1.

Leases

The Company adopted ASC Topic 842, Leases, effective January 1, 2023 ("ASC 842"). Under ASC 842, lessees are generally required to recognize a right-of-use (ROU) asset and a lease liability for substantially all lease arrangements.

The Company has elected the short-term lease practical expedient exemption for all classes of underlying assets. This exemption applies to leases with an initial non-cancelable term of 12 months or less and no purchase option that the Company is reasonably certain to exercise.

As of June 30, 2025, the Company has a single month-to-month lease which qualified as short-term leases under this

exemption. As a result, the Company has not recognized any right-of-use assets or lease liabilities in its consolidated financial statements. Given the Company's lease is month-to-month, the Company has the right to terminate the lease at any time. The Company has not terminated this lease as of the date of these consolidated financial statements.

Lease payments under short-term leases are recognized as lease expense on a straight-line basis over the lease term and included in Selling, general and administrative expense on the consolidated statements of operations. For the six months ended June 30, 2025 and 2024, the Company recognized \$3,600 and \$3,600 of rent expense, respectively.

Capitalized Software

Direct costs incurred to develop software for internal use and website development costs, including those costs incurred in expanding and enhancing our platform, are capitalized and amortized generally over an estimated useful life of seven years and are recorded as amortization. Amortization expense for these capitalized costs was \$0.1 million for both six months ended June 30, 2025 and 2024, respectively. Amortization expense for these capitalized costs was less than \$0.1 million for both the three months ended June 30, 2025 and 2024. Costs related to the maintenance of internal use software and website development costs are expensed as incurred.

Impairment of Long-lived Assets

The Company periodically evaluates its long-lived assets for potential impairment. Potential impairment is assessed when there is evidence that events or changes in circumstances indicate that the carrying amount of an asset may not be fully recoverable. Recoverability of these assets is based on undiscounted expected future cash flows from the assets, considering a number of factors, including past operating results, budgets and economic projections, market trends, and product development cycles. An impairment of the carrying value of each asset is assessed when the undiscounted expected future cash flows derived from the asset are less than its carrying value. The impairment loss would be measured as the excess of the carrying value of the impaired asset over its fair value. No impairments were recognized as of June 30, 2025 or December 31, 2024.

Revenue Recognition

The Company recognizes revenue in accordance with the guidance of Revenue From Contracts With Customers, Accounting Standards Codification Topic 606 ("ASC 606"). Under ASC 606, the Company recognizes revenue when its customer obtains control of promised services, in an amount that reflects the consideration that the entity expects to receive in exchange for those services provided. To determine revenue recognition for arrangements the Company determines are within the scope of ASC 606, the Company performs the following five steps: (i) identify the contract(s) with a customer; (ii) identify the performance obligations in the contract; (iii) determine the transaction price; (iv) allocate the transaction price to the performance obligations in the contract; and (v) recognize revenue when (or as) the Company satisfies a performance obligation. The Company only applies the five-step model to contracts when it is probable that the Company will collect the consideration it is entitled to in exchange for the services it transfers to the customer. At contract inception, once the contract is determined to be within the scope of ASC 606, the Company assesses the services promised within each contract and determines those that are performance obligations, and assesses whether each promised good or service is distinct. The Company then recognizes as revenue the amount of the transaction price that is allocated to the respective performance obligation when (or as) the performance obligation is satisfied.

The Company earns revenue from value added services, which are comprised primarily of revenue earned through web-based marketing, advertising banners, and lead generation through strategic partnerships. For the Company's web-based marketing and advertising banner services, the Company is the primary obligor in the arrangement as it controls its Ok.de website. For the Company's lead generation services, the Company's partners are generally the primary obligors as they relate to the Company's transactions with its customers. As such, the Company does not take on significant amounts of risk as it relates to its lead generation services and recognizes this revenue on a net basis.

These contracts with the Company's customers typically have one performance obligation that is satisfied over time and revenue is recognized over the life of the contract. The transaction price does not include any fixed components. The arrangements contain variable consideration as pricing is based upon the number of impressions it receives on its website. Variable consideration is estimated at each measurement date at its most likely amount to the extent that it is probable that a significant reversal of cumulative revenue recognized will not occur. Adjustments to the most likely amount are applied prospectively as such estimates change. In practice, any variability relating to the Company's arrangements is resolved immediately and revenue is then recognized each month for services provided that same period.

The Company elected the practical expedient that allows to not assess a contract for a significant financing component

if the period between the customer's payment and the transfer of the services is expected to be one year or less at contract inception. There were no significant financing components identified in the Company's contracts as of June 30, 2025.

Payment terms provided to the Company's customers are generally 30 days from the receipt of an invoice from the Company.

Advertising Expense

The Company expenses the cost of producing advertisements at the time production occurs and expenses the cost of communicating advertisements in the period during which the advertising space or airtime is used. Online advertising expenses are recognized based on the terms of the individual agreements, which are generally based on a pay-per-click basis. Advertising expenses totaled \$0.8 million and \$0.1 million for the six months ended June 30, 2025 and 2024 and totaled \$0.4 million and less than \$0.1 million for the three months ended June 30, 2025 and 2024, and are recorded as a component of Costs of services within the unaudited condensed consolidated statement of comprehensive loss.

Income Taxes

Income taxes are provided for the tax effects of transactions reported in the financial statements and consist of taxes currently payable plus deferred taxes related primarily to differences between the bases of certain assets and liabilities for financial and tax reporting and net operating loss carryforwards.

Tax laws are complex and subject to different interpretations by the taxpayer and respective government taxing authorities. Significant judgment is required in determining our tax expense and in evaluating our tax positions, including evaluating uncertainties. We review our tax positions quarterly and adjust the balances as new information becomes available. Our income tax rate is significantly affected by the tax rates that apply to our foreign earnings. In addition to local country tax laws and regulations, our income tax rate depends on the extent that our foreign earnings are taxed by the U.S. through provisions such as the Global Intangible Low Tax Income ("GILTI") tax and base erosion anti-abuse tax.

Deferred tax assets represent amounts available to reduce income taxes payable on taxable income in future years. Such assets arise because of temporary differences between the financial reporting and tax bases of assets and liabilities, as well as from net operating loss and tax credit carryforwards. We evaluate the recoverability of these future tax deductions and credits by assessing the adequacy of future expected taxable income from all sources, including reversal of taxable temporary differences, forecasted operating earnings, and available tax planning strategies. These sources of income rely heavily on estimates that are based on a number of factors, including our historical experience and short-range and long-range business forecasts. To the extent deferred tax assets are not expected to be realized, we record a valuation allowance by jurisdiction.

We recognize and measure uncertain tax positions in accordance with U.S. GAAP, pursuant to which we only recognize the tax benefit from an uncertain tax position if it is more likely than not that the tax position will be sustained on examination by the taxing authorities, based on the technical merits of the position. The tax benefits recognized in the financial statements from such positions are then measured based on the largest benefit that has a greater than 50 percent likelihood of being realized upon ultimate settlement. We report a liability for unrecognized tax benefits resulting from uncertain tax positions taken or expected to be taken in a tax return. U.S. GAAP further requires that a change in judgment related to the expected ultimate resolution of uncertain tax positions be recognized in earnings in the quarter in which such change occurs. We recognize interest and penalties, if any, related to unrecognized tax benefits in income tax expense. There were no uncertain tax positions recorded by the Company as of June 30, 2025 or December 31, 2024.

We file annual income tax returns in multiple taxing jurisdictions around the world. A number of years may elapse before an uncertain tax position is audited by the relevant tax authorities and finally resolved. While it is often difficult to predict the final outcome or the timing of resolution of any particular uncertain tax position, we believe that our reserves for income taxes are adequate. We adjust these reserves, as well as the related interest and penalties, where appropriate in light of changing facts and circumstances. Settlement of any particular position could require the use of cash. We are no longer subject to U.S. federal, state and local, or non-U.S. income tax examinations by tax authorities for years before 2020.

Net Income (Loss) per Share

The Company computes earnings per share using the two-class method. The two-class method of computing Net Loss Per Share ("EPS") is an earnings allocation formula that determines EPS for common stock and any participating securities according to dividends declared and participation rights in undistributed earnings. As of June 30, 2025, the Company has three classes of participating securities outstanding, common stock, Series F Convertible Preferred Shares, and Series G Convertible

Preferred Shares. As of December 31, 2024, the Company has two classes of participating securities outstanding, common stock and Series F Convertible Preferred Shares. The different series of the Company's Convertible Preferred Stock has the same rights as the Company's common stock, other than being convertible into shares of common stock and preferences as further discussed in Note 11: Convertible Preferred Shares. Under the two-class method, the Company's issued and outstanding convertible preferred shares are considered a separate class of stock for EPS purposes for each period the convertible preferred shares were outstanding. During periods of loss, there is no allocation required under the two-class method due to there being no distributed earnings for the period coupled with the fact that the Company's convertible preferred shares do not contain a contractual right to absorb losses. Thus, all undistributed losses are allocated entirely to the Company's outstanding common stock.

EPS is computed by dividing the sum of distributed and undistributed earnings for each class of stock by the weighted average number of shares outstanding for each class of stock for each period presented in the Company's consolidated statements of operations and comprehensive loss.

Diluted EPS includes the potential dilutive effect of common stock equivalents as if such securities were converted or exercised during the period, when the effect is dilutive. Given the Company is in a net loss position for the three and six months ended June 30, 2025 and 2024, there would be no difference between basic and diluted EPS.

Recently Adopted Accounting Pronouncements

In December 2023, the Financial Accounting Standards Board ("FASB") issued ASU 2023-09 "Income Taxes (Topic 740): Improvements to Income Tax Disclosures," that addresses requests for improved income tax disclosures from investors that use the financial statements to make capital allocation decisions. Public entities must adopt the new guidance for fiscal years beginning after December 15, 2024. The amendments in this ASU must be applied on a retrospective basis to all prior periods presented in the financial statements and early adoption is permitted. The Company adopted this standard on January 1, 2025 and determined that the adoption does not have a material impact on these unaudited condensed consolidated financial statements.

Recently Issued Accounting Pronouncements – Not Yet Adopted

On November 4, 2024, the FASB issued ASU 2024-03, Accounting Standards Update 2024-03, Income Statement-Reporting Comprehensive Income-Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses to improve financial reporting by requiring that public business entities disclose additional information about specific expense categories in the notes to financial statements at interim and annual reporting periods. The amendments in this ASU do not change or remove current expense disclosure requirements; however, the amendments affect where such information appears in the notes to financial statements because entities are required to include certain current disclosures in the same tabular format disclosure as the other disaggregation requirements in the amendments. This ASU is effective for annual reporting periods beginning after December 15, 2026, and interim reporting periods beginning after December 15, 2027. Early adoption is permitted. The Company is currently evaluating the potential impact that the adoption of this standard will have on its financial statements.

Management does not believe that any additional recently issued, but not yet effective, accounting standards, if currently adopted, would have a material impact on the Company's financial statements.

Note 3. Segments

We determined our operating segments based on how our Chief Operating Decision Maker ("CODM") (our Chief Executive Officer) views and evaluates operations. Various factors, including market separation and customer-specific applications, go-to-market channels, and products and services, were considered in determining these operating segments. Our CODM regularly reviews our segment operating results to make decisions about resources that are allocated to each segment and to assess performance.. Our operating segments were also determined to be our reportable segments.

Our reportable segments are described below:

- FF24 Merchant Services: This segment provides lead generation services to individuals and businesses both large and small
- FF24 Ventures: This segment provides lead generation services to online merchants and operators of websites.
- Ok.de Services: This segment provides advertising services to consumers and other businesses through its free webmail

portal.

- DigiClerk: This segment serves CPA and REIT communities and is currently under development.

Revenue and costs and expenses are directly attributed to our segments. These costs and expenses include certain product development related operating expenses, product costs, and content costs. There are no material indirect costs that are allocated to our segments.

The following table reflects the results of our reportable segments under our management reporting system. This is consistent with the way the CODM evaluates each of the segment's performance and allocates resources.

	Reportable Segments					
	FF24 Merchant Services	FF24 Ventures GmbH	Ok.de Services	DigiClerk	Corporate	TOTAL
(in \$)						
For the six months ended June 30, 2025						
Segment service revenue	\$ 620,015	\$ 331,738	\$ 4,310,752	\$ -	\$ -	\$ 5,262,505
Segment service revenue from affiliates	28,600	38,500	-	-	-	67,100
Segment cost of services	-	-	2,057,224	-	-	2,057,224
Segment cost of services from affiliates	54,340	2,860	595,320	-	-	652,520
General and administrative	711,272	381,901	1,340,162	-	120,406	2,553,741
Employee compensation (1)	-	-	-	-	3,600	3,600
Depreciation and amortization	4,418	7,514	199,383	-	-	211,315
Segment operating income (loss)	(121,417)	(89,686)	186,313	-	(120,405)	(145,195)
For the six months ended June 30, 2024						
Segment service revenue	\$ 939,492	\$ 66,895	\$ 328,458	\$ -	\$ -	\$ 1,334,844
Segment service revenue from affiliates	1,241,733	213,408	391,025	-	-	1,846,166
Segment cost of services	601,296	-	145,277	-	-	746,573
Segment cost of services from affiliates	1,256,853	106,434	205,211	-	-	1,568,498
General and administrative	2,786	7,498	301,971	-	-	312,256
General and administrative with affiliates	10,957	99,443	424,785	-	-	535,184
Employee compensation (1)	-	-	-	-	3,600	3,600
Depreciation and amortization	33,138	11,715	189,764	-	-	234,617
Segment operating income (loss)	119,822	(29,566)	(212,989)	-	(93,384)	(216,117)

(1) Employee compensation includes employee payroll, bonus, and employee benefits for medical care, retirement, insurances and other and is recorded as a component of General and administrative expenses in the consolidated statement of comprehensive loss. The Company primarily relies on external third party services for its operations.

A reconciliation of our consolidated segment operating income to consolidated income before income taxes was as follows:

	For the six months ended June 30,	
	2025	2024
Consolidated segment operating income	\$ (24,790)	\$ (122,733)
Unallocated general corporate expenses	(120,405)	(93,384)
Consolidated operating income	(145,195)	(216,117)
Total non-operating income (expense), net	(4,386)	(12,333)
Consolidated loss before taxes	<u>\$ (149,581)</u>	<u>\$ (228,450)</u>

Revenue is defined as revenue from external customers attributed to countries based on the location of the customer. For the three and six months ended June 30, 2025 and 2024, all revenue was recognized from customers throughout Europe.

The following table reflects the significant assets of our reportable segments under our management reporting system. This is consistent with the way the CODM evaluates each of the segment's performance and allocates resources.

	Reportable Segments					
	FF24 Merchant Services	FF24 Ventures GmbH	Ok.de Services	DigiClerk	Corporate	TOTAL
(in \$)						
As of June 30, 2025						
Trade receivables	\$ 391,581	\$ 208,188	\$ 888,357	\$ -	\$ -	\$ 1,488,125
Affiliated companies receivable	214,806	185,359	135,094	-	-	535,260
Capitalized software	-	35,523	1,680,310	2,608,758	-	4,324,591
Intangible assets	-	-	1,098,305	-	-	1,098,305
Due from Fast Finance Holding AG	-	-	-	-	4,152,523	4,152,523
As of December 31, 2024						
Accounts receivable, net	\$ 623,764	\$ 258,113	\$ 477,047	\$ -	\$ -	\$ 1,358,924
Affiliated companies receivables	222,879	171,902	173,239	-	-	568,020
Capitalized software	-	39,071	1,166,718	2,608,758	-	3,814,547
Intangible assets	-	-	1,072,834	-	-	1,072,834
Due from Fast Finance Holding AG	-	-	-	-	5,092,771	5,092,771

The following table sets forth our significant long-lived assets by geographic area, which consist of capitalized software, intangible assets, property and equipment, and our Due from Fast Finance Holding AG:

	Reportable Segments					
	FF24 Merchant Services	FF24 Ventures GmbH	Ok.de Services	DigiClerk	Corporate	TOTAL
(in \$)						
As of June 30, 2025						
Europe	\$ 702,606	\$ 428,355	\$ 5,037,293	\$ -	\$ 4,584,710	\$10,752,964
North America	-	-	-	2,608,758	-	2,608,758
Total	702,606	428,355	5,037,293	2,608,758	4,584,710	13,361,722
December 31, 2024						
Europe	\$ 11,833	\$ 49,511	\$ 4,622,502	\$ -	\$ 5,092,771	\$ 9,776,618
North America	-	-	-	2,608,758	-	2,608,758
Total	11,833	49,511	4,622,502	2,608,758	5,092,771	12,385,376

Note 3. Intangible Assets

Identifiable intangible assets consist of the following at June 30, 2025 and December 31, 2024:

	<u>Gross Amount</u>	<u>Accumulated Amortization</u>	<u>Net Amount</u>
As of June 30, 2025			
Capitalized software	\$ 4,616,243	\$ (291,652)	\$ 4,324,591
Tradename	321,285	(186,614)	134,671
Customer relationships	1,867,611	(903,977)	963,634
	<u>\$ 6,805,139</u>	<u>\$ (1,382,243)</u>	<u>\$ 5,422,896</u>
As of December 31, 2024			
Capitalized software	\$ 4,049,238	\$ (268,277)	\$ 3,814,547
Tradename	289,120	(153,475)	135,645
Customer relationships	1,680,640	(743,451)	937,189
	<u>\$ 6,018,998</u>	<u>\$ (1,165,203)</u>	<u>\$ 4,887,381</u>

Estimated amortization expense for the Company's Tradename and Customer relationship assets through December 31, 2025 and over the next five years and thereafter is expected to be as follows below:

2025 (remaining)	\$ 93,882
2026	187,763
2027	187,763
2028	187,763
2029	177,856
2030	155,635
Thereafter	<u>107,643</u>
	\$ 1,098,305

Note 4. Unissued Shares

Throughout 2023 and 2024, the Company completed multiple rounds of fundraising under the requirements of Regulation S, a safe harbor rule provided by the SEC that allows companies to offer and sell securities outside of the United States without registration.

During the year ended December 31, 2023, the Company raised 361,372 Euro (approximately \$338,000 in U.S. dollars) and issued 16,253 common shares. Additionally, the Company raised 111,426 Euro (approximately \$120,000 in U.S. dollars), for which it did not deliver the purchased 5,154 common shares to the respective shareholders.

During the year ended December 31, 2024, 384 shares that were due to be delivered to shareholders for purchases during 2023 were delivered. Furthermore, the Company raised an additional 136,752 Euro (approximately \$150,000 in U.S. dollars) through additional Regulation S fundraising rounds. During the 2024 fundraising rounds, the Company issued 6,210 common shares.

As of June 30, 2025 and December 31, 2024, the Company has a total of 4,770 common shares that remain unissued. The obligation to deliver these shares to the shareholders is recorded as a liability as of June 30, 2025 and December 31, 2024 within the Liability for unissued shares in the consolidated balance sheet of the Company.

Note 5. Bank Loan

On January 3, 2024, the Company's OK.de Services GmbH subsidiary entered a bank loan due December 31, 2030, with Berliner Volksbank (the "Bank Loan") for a total credit line of €350,000, or \$364,000 as of December 31, 2024 that accrues interest

at a simple 6.5% interest rate. Repayments of principal were not due to begin until January 1, 2025. During the six months ended June 30, 2025 and 2024 total interest recognized relating to this Bank Loan was \$3,987 and \$11,319, respectively. This Bank Loan agreement outlines standard covenants. As of June 30, 2025 the Company was not in violation of any of these covenants.

The estimated maturity of this bank loan is as follows:

Year	June 30, 2025
2025 (remaining)	\$ 28,319
2026	59,671
2027	63,952
2028	68,542
2029	73,460
Thereafter	69,828
Total	\$ 363,772

Note 6. Fair Value

The Company's financial assets and liabilities are accounted for in accordance with FASB ASC 820, *Fair Value Measurements and Disclosures*, ("ASC 820") which defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date.

The fair value hierarchy requires an entity to maximize the use of observable inputs when measuring fair value and classifies those inputs into three levels:

Level 1 — Observable inputs, such as quoted prices in active markets for identical assets or liabilities.

Level 2 — Inputs other than Level 1 inputs that are either directly or indirectly observable, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the instrument's anticipated life.

Level 3 — Unobservable inputs in which there is little or no market data, which require the reporting entity to develop its own assumptions.

To the extent the valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgement. Accordingly, the degree of judgement exercised by management in determining fair value is greatest for instruments categorized as Level 3. A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The carrying values reported in the Company's consolidated balance sheets for trade receivables, affiliated companies receivables, prepaid expenses and other current assets, Due From Fast Finance Holding AG, trade payable and accrued expenses, affiliated company payables, taxes payable, and other liabilities are reasonable estimates of their fair values due to the short-term nature of these items.

In accordance with the disclosure requirements of ASC Topic 825, "Financial Instruments" ("ASC 825"), it was noted that the Company's Bank Loan is not required to be carried at its fair value. The fair value of the Bank Note was determined to be approximately \$0.3 million as of June 30, 2025.

Note 7. DigiClerk Asset Acquisition

On October 16, 2023, the Company acquired a software asset that was under development from DigiClerk.com. As consideration for the acquisition of these certain assets, the Company issued 300,000 Series F Convertible Preferred Shares. These convertible preferred shares were valued on a nonrecurring basis on the date of the acquisition using a combination of a discounted cash flow valuation methodology and a market approach methodology. The values determined using these valuation methodologies were then allocated to the different classes of common stock and convertible preferred equity outstanding as of the date of acquisition using an option pricing method allocation. These valuation methodologies were considered to be level 3 valuation methodologies by the Company.

The significant unobservable inputs included within the Company's discounted cash flow valuation included a discount rate of 20% and a terminal revenue growth rate of 3.5%. The significant unobservable inputs included within the Company's market approach methodology included a projected revenue multiple of 5.5 times and a projected EBITDA multiple of 16.5 times.

The total fair value of these Series F Convertible Preferred Shares as of the date of acquisition was \$8.69, equaling a consideration of \$2.6 million, all of which was allocated to the acquired asset. The asset acquired remains under development as of June 30, 2025 and December 31, 2024. As such, no amortization has been recognized associated with these assets acquired for the periods then ended.

Note 8. Due from Fast Finance Holding AG

In November of 2022, the Company raised €5.5 million through the sale of 478,747 Series E Preferred Shares. After this capital raise, the Company issued 3,461,459 shares of Series E Convertible Preferred Shares in a share exchange to acquire the interests of OK.de Services GmbH from Fast Finance Holding AG, the Company's parent. The transaction among entities under common control was accounted for at its carrying amount with a retrospective adjustment to prior periods. For further information regarding the Company's Series E Convertible Preferred Shares, see Note 8: Convertible Preferred Shares.

Upon the issuance of the Preferred Series E Shares to outside investors in November of 2022, the proceeds of the investment received were not retained by the Company. Rather, the proceeds were provided directly to Fast Finance Holding AG, the Company's parent. These proceeds were held by Fast Finance Holding AG and were used for general corporate purposes and further to cover direct expenses incurred by the Company. As a result, the Company has recorded a receivable due from Fast Finance Holding AG. This receivable is decreased as Fast Finance Holding AG pays for expenses incurred on behalf of the Company and its wholly owned subsidiaries.

During the six months ended June 30, 2025, Fast Finance Holding AG contributed approximately \$1.4 million to the Company. The receipt of this cash was recorded as an offset to the Due From Parent balance held by the Company.

The Company separately assessed if an allowance for credit losses was necessary for this Due from Fast Finance Holding AG. The Company assessed the current conditions would remain in the foreseeable future and estimated that no allowance was required for this receivable as of June 30, 2025 and 2024, respectively. The Company will continue to assess its historical credit loss experience and consideration of current and expected conditions and market trends (such as general economic conditions, other microeconomic and macroeconomic considerations, etc.) and reasonable and supportable forecasts that could impact the collectability of such receivables over the contractual term individually or in the aggregate.

Note 9. Related Party Transactions

Throughout the three and six months ended June 30, 2025 and 2024, the Company entered into transactions with related parties and affiliates that might not necessarily have been conducted on an arm's length basis. These arrangements were undertaken with entities that are under common control, and the terms of the agreements with these entities could differ from those negotiated with unaffiliated third parties. The agreements that the Company has with its related parties do not have a stated term, and services provided by the Company, or services provided by a related party, are on an as-needed basis.

Service revenue from affiliated companies

Throughout the three and six months ended June 30, 2025 and 2024, the Company provided management consulting services to these affiliated parties.

Cost of services from affiliated companies

Throughout the three and six months ended June 30, 2025 and 2024, the Company received consulting services from affiliated parties associated with its buildout of its payment platform. As the Company continues to expand with its Ok.secure and Ok.pay platforms, these affiliated parties provided services to continue to expand the Company's current platforms as it expands into new markets.

The Company further noted given its relationship with Fast Finance Holding AG, there are other entities for which the Company did not have transactions during the periods reflected. For all of the entities under common control and common ownership of Fast Finance Holding AG, the existence of this common control relationship could potentially impact the operating results or financial position of the Company in the future as it executes transactions with these entities. The nature and amount of these transactions, had the entities under common control been autonomous, could have varied significantly.

Those entities that are under common control due to common ownership by Fast Finance Holding AG have been identified as the following:

- Fast Finance Holding AG
- FF24 Rent GmbH
- FF24 Sustainability GmbH
- Digisell Services GmbH
- Townboxx GmbH
- Urban Cargo Holding SE
- FF24, Ltd.
- Gaetano, Ltd.
- ONJ GmbH
- ThaJen GmbH

The amount of Service revenues from affiliates and related parties and Cost of services from affiliates and related parties for the six months ended June 30, 2025 is outlined below. Additionally the recorded Affiliated companies receivables and Affiliated company payables as of June 30, 2025 are further outlined below.

	For the six months ended June 30, 2025		As of June 30, 2025	
	Service revenues from affiliates and related parties	Cost of services from affiliates and related parties	Affiliated companies receivables	Affiliated companies payables
Affiliate A, common control	\$ -	\$ 45,540	\$ 104,295	\$ 36,342
Affiliate B, common control	28,600	177,540	176,071	-
Affiliate C, common control	-	112,200	-	-
Affiliate D, common control	38,500	306,240	-	275,057
Affiliate E, common control	-	-	-	-
Affiliate F, common control	-	-	-	-
Affiliate G, common control	-	-	-	-
Affiliate H, common control	-	11,000	191,026	-
Affiliate I, significant shareholder	-	-	-	-
Affiliate J, significant shareholder	-	-	-	-
Affiliate K, Executive	-	-	-	-
Affiliate L, Executive	-	-	-	-
Affiliate M, Executive	-	-	-	-
Affiliate N, significant shareholder	-	-	-	-
Affiliate O, significant shareholder	-	-	-	-
Affiliate I, common control	-	-	63,869	11,692
Affiliate J, common control	-	-	-	-
Affiliate R, common control	-	-	-	-
Total	\$ 67,100	\$ 652,520	\$ 535,260	\$ 323,091

The amount of Service revenues from affiliates and related parties, Cost of services from affiliates and related parties, and General and administrative expenses from affiliates and related parties for the six months ended June 30, 2024 is outlined below. Additionally the recorded Affiliated companies receivables and Affiliated company payables as of June 30, 2024 are further outlined below.

	For the six months ended June 30, 2024			As of June 30, 2024	
	Service revenues from affiliates and related parties	Cost of services from affiliates and related parties	General and administrative expenses from affiliates and related parties	Affiliated companies receivables	Affiliated companies payables
Affiliate A, common control	\$ 311,958	\$ 149,842	\$ 41,697	\$ 309,245	\$ 36,465
Affiliate B, common control	159,062	60,761	11,340	68,499	-
Affiliate C, common control	48,168	82,501	-	-	34,658
Affiliate D, common control	98,215	129,416	-	66,835	131,350
Affiliate E, common control	-	-	-	-	-
Affiliate F, common control	-	-	-	-	-
Affiliate G, common control	-	-	-	-	-
Affiliate H, common control	821,311	701,644	272,214	299,083	16,062
Affiliate I, significant shareholder	-	-	-	-	-
Affiliate J, significant shareholder	-	-	-	-	-
Affiliate K, Executive	-	-	847	-	8,031
Affiliate L, Executive	-	-	-	-	-
Affiliate M, Executive	-	-	-	-	-
Affiliate N, significant shareholder	-	-	-	-	-
Affiliate O, significant shareholder	-	-	-	-	-
Affiliate I, common control	407,452	433,534	209,087	-	317,112
Affiliate J, common control	-	10,800	-	38,228	-
Affiliate R, common control	-	-	-	-	11,213
Total	\$ 1,846,166	\$ 1,568,498	\$ 535,184	\$ 781,890	\$ 554,891

The recorded Affiliated companies receivables and Affiliated company payables as of December 31, 2024 are further outlined below:

	As of December 31, 2024	
	Affiliated companies receivables	Affiliated companies payables
Affiliate A, common control	\$ 94,366	\$ 22,896
Affiliate B, common control	137,101	-
Affiliate C, common control	-	3,960
Affiliate D, common control	-	285,700
Affiliate E, common control	-	-
Affiliate F, common control	-	-
Affiliate G, common control	-	-
Affiliate H, common control	171,902	14,144
Affiliate I, significant shareholder	-	-
Affiliate J, significant shareholder	-	-
Affiliate K, Executive	-	-
Affiliate L, Executive	-	-
Affiliate M, Executive	-	-
Affiliate N, significant shareholder	-	-
Affiliate O, significant shareholder	-	-
Affiliate I, common control	164,651	1,176
Affiliate J, common control	-	-
Affiliate R, common control	-	-
Total	\$ 568,020	\$ 327,877

Note 10. Reverse Stock Split

On January 27, 2025, the Company's Board of Directors approved a 1 for 40 reserve stock-split on all issued and outstanding common shares, effective immediately. The per share data included within these consolidated financial statements has been retroactively adjusted to reflect the number of shares resulting from this reverse stock split.

Note 11. Convertible Preferred Shares

Convertible Preferred Shares consisted of the following as of June 30, 2025:

	Shares Authorized	Shares Issued and Outstanding
Series F	300,000	300,000
Series G	250,000	250,000

Convertible Preferred Shares consisted of the following as of December 31, 2024:

	Shares Authorized	Shares Issued and Outstanding
Series F	300,000	300,000

Throughout 2024, all the holders of Series D Convertible Preferred Shares and the remaining holders of the Series E Convertible Preferred Shares elected to convert all their preferred shares to common shares in the Company. The only Convertible Preferred Shares outstanding as of December 31, 2024 relate to the Series F Convertible Preferred Shares issued in 2023 relating to the Digiclerk acquisition (see Note 7).

Series D

On March 9, 2021, the Company (d/b/a Standard Vape Corporation) acquired 100% interest in FF24 Merchant Services GmbH and FF24 Ventures GmbH from Fast Finance 24 Holding AG (a related party and the majority shareholder of the Company) through the issuance of 100,000 Series D convertible preferred shares. Both FF24 Merchant Services GmbH and FF24 Ventures GmbH were wholly owned subsidiaries of Fast Finance 24 Holding AG, the Company's majority shareholder, prior to the exchange. Both FF24 Merchant Services GmbH and FF24 Ventures GmbH were both individually determined to meet the definition of a business. As such, this transaction resulted in a change in reporting entity. The transaction among entities under common control was accounted for at its carrying amount with a retrospective adjustment to prior periods. Furthermore, given the Company issued 100,000 Series D Convertible Preferred Shares, the carrying value of the Series D Preferred Shares was recorded at an amount equal to the carrying value of the net assets transferred. Given the holders of the Series D Convertible Preferred Shares can control a deemed liquidation of the Company and redemption of these shares, these Series D Convertible Preferred Shares have been recorded within the consolidated balance sheet as Mezzanine equity.

Series E

Throughout the fourth quarter of 2022, the Company issued Series E Convertible Preferred Shares to multiple external investors. In connection with this, the Company received €5.5 million through the sale of 478,747 Series E Preferred Shares. Upon the issuance of the Preferred Series E Shares to outside investors in November of 2022, the proceeds of the investment received were not retained by the Company. Rather, the proceeds were provided directly to Fast Finance Holding AG, the Company's parent. These proceeds were held by Fast Finance Holding AG and were used for general corporate purposes and further to cover direct expenses incurred by the Company. As a result, the Company has recorded a receivable due from Fast Finance Holding AG. For further information regarding this, please see Note 6: Due From Parent.

On November 8, 2022, the Company acquired 100% interest in Ok.de Service Holdings, Inc. ("OK.de") from Fast Finance 24 Holding AG (a related party and the majority shareholder of the Company) by issuing 3,461,459 Series E Convertible Preferred Shares. OK.de was a wholly owned subsidiary of Fast Finance 24 Holding AG, the Company's majority shareholder, prior to the exchange. It was determined that OK.de met the definition of a business, and as such, this transaction resulted in a change in reporting entity. The transaction among entities under common control was accounted for at its carrying amount with a retrospective adjustment to prior periods. Furthermore, given the Company issued 3,461,459 Series E Convertible Preferred Shares, the carrying value of these Series E Convertible Preferred Shares was recorded at an amount equal to the carrying value of the net assets transferred, or approximately \$2.4 million. Given the holders of the Series D Convertible Preferred Shares can control a deemed liquidation of the Company and redemption of these shares, these Series D Convertible Preferred Shares have been recorded within the consolidated balance sheet as Mezzanine equity.

Series F

On October 16, 2023, the Company acquired certain assets that were under development from DigiClerk.com. As consideration for the acquisition of these certain assets, the Company issued 300,000 Series F Preferred Shares. These Series F Convertible Preferred Shares were issued to unrelated parties to acquire certain assets that were under development from DigiClerk.com. These parties cannot effectuate a redemption of these shares. As such, these Series F Convertible Preferred Shares have been recorded as a component of Shareholders' Equity within the consolidated balance sheet.

Series G

Throughout the first three months of 2025, the Company issued 100,000 Series G Convertible Preferred Shares for \$2.50 per share.

Rights and Preferences of Convertible Preferred Shares

The holders of Series D, E, F and G Convertible Preferred Shares have various rights and preferences as follows:

Voting rights

Each share of convertible preferred stock has voting rights equal to an equivalent number of shares of common stock into which it is convertible and votes together as one class with the common stock.

Dividends

The holders of Series D, E, F, and G Convertible Preferred Shares shall be entitled to receive, out of any funds legally available, noncumulative dividends prior and in preference to any dividends paid on the common stock. The Series D, E, F, and G Convertible Preferred Shares rank pari passu to common stock in regards to any dividends.

Liquidation Preference

In the event of a voluntary or involuntary liquidation, dissolution or winding up of the Company or the incurrence of a deemed liquidation event, the holders of shares of Series D, E, and F Convertible Preferred Shares would receive the following:

The holders of Series D Convertible Preferred Shares are entitled to a preference of one dollar per share in any distribution out of the assets of the corporation over the holders of common stock.

The holders of Series E Convertible Preferred Shares are entitled to a preference of one dollar per share in any distribution out of the assets of the Company over the holders of the common stock.

The holders of Series F Convertible Preferred Shares are entitled to a preference of ten dollars per share in any distribution of the assets of the Company over the holders of common stock.

The holders of Series G Convertible Preferred Shares are entitled to a preference of one dollar per share in any distribution out of the assets of the Company over the holders of the common stock.

Redemption

Series D, E, F, and G preferred shares of Convertible Preferred Shares are only redeemable upon a deemed liquidation. As it relates to Series D, E, and G the holders of these Convertible Preferred Share controlled the Company, and as such could effectuate a deemed liquidation at any time. Due to the ability of the Series D, E, and G holders of these Convertible Preferred Shares to effectuate a deemed liquidation at any time, the Series D, E, and G Convertible Preferred Shares have been reflected as mezzanine equity within the consolidated balance sheet. The holders of Series F Convertible Preferred Shares are external parties and cannot effectuate a deemed liquidation. As such, Series F Convertible Preferred Shares are recorded as a component of Stockholders' Equity.

Conversion

Each share of preferred stock is convertible at the option of the holder, at any time after the date of issuance of such share, into shares of common stock of the Company. The conversion ratio per share of Series D, E and F Convertible Preferred Shares is defined by the Company's articles of incorporation, as amended. These conversion ratios are as follows:

- One Convertible Preferred Series D Share can convert into 12,418 shares of common stock.
- One Convertible Preferred Series E Share can convert into 25 shares of common stock.
- One Convertible Preferred Series F Share can convert into 10 shares of common stock.
- One Convertible Preferred Series G Share can convert into one share of common stock at \$2.50 per share of common stock.

Each share of preferred stock will automatically be converted into shares of common stock at the then-effective conversion rate of such shares upon the closing of a firm commitment underwritten public offering pursuant to an effective registration statement under the Securities Act of 1933, as amended, covering the offer and sale of common stock of the Company to the public.

Note 12. Commitments and Contingencies

Litigation

The Company is subject to routine legal claims, proceedings, and regulatory matters, most of which are incidental to the ordinary course of its business.

The Company accrues for potential liability arising from legal proceedings and regulatory matters when it is probable that such liability has been incurred and the amount of the loss can be reasonably estimated. This determination is based upon currently available information for those proceedings in which the Company is involved, taking into account its best estimate of such losses for those cases for which such estimates can be made. The Company's estimate involves significant judgement, given the varying stages of proceedings (including issues regarding class certification and the scope of many of the claims), and the related uncertainty of the potential outcomes of these proceedings.

In making determinations of the likely outcome of pending litigation, the Company considers many factors, including, but not limited to, the nature of the claims, the Company's experience with similar types of claims, the jurisdiction in which the matter is filed, input from outside legal counsel, the likelihood of resolving the matter through alternative mechanisms, the matter's current status and the damages sought or demands made. Accordingly, the Company's estimate will change from time to time, and actual losses could be more or less than the current estimate.

As of June 30, 2025 and December 31, 2024, there are no matters for which a reserve is required to be established.

Note 13. Subsequent Events

The Company has completed an evaluation of all subsequent events through August 14, 2025 the date the consolidated financial statements were issued, and identified the following items requiring disclosure:

External Audit

The Company is currently completing its first external audit with an external audit firm. The external audit is not yet complete. As such, adjustments could be identified pertaining to the completion of these procedures, which may not be reflected within these unaudited financial statements.

10) Issuer Certification

Principal Executive Officer:

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer (or any other persons with different titles but having the same responsibilities) in each Quarterly Report or Annual Report.

The certifications shall follow the format

below: I, Ole Jensen, certify that:

1. I have reviewed this Disclosure Statement for Fast Finance Pay Corp.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

August 14, 2025

/s/ Ole Jensen

Ole Jensen

Principal Financial Officer:

I, Sayed Muhammad Iqbal, certify that:

1. I have reviewed this disclosure statement for Fast Finance Pay Corp.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

August 14, 2025

/s/ Sayed Muhamma Iqbal

Sayed Muhammad Iqbal

Chief Financial Officer