

PTOP Signs LOI with INS Digital Intelligence to Launch New AI Division and Gives Update on Reverse

Cambridge, MA, September 30, 2025 – Peer to Peer Network, Inc. (OTC: PTOP) (“PTOP” or the “Company”) today announced that it has signed a Letter of Intent (LOI) with INS Digital Intelligence LLC (“INS”), led by AI product development specialist **Derek McCarthy**, to jointly establish a new AI-focused division within PTOP.



Derek McCarthy and Family

The collaboration will leverage the combined expertise of PTOP and INS Digital Intelligence to develop proprietary artificial intelligence solutions for business-to-business (B2B) markets, including tools for communications automation, audience engagement, website optimization, and data management. The LOI sets the framework for the formal joint venture, outlining each party’s contributions, governance, and objectives.

Josh Sodaitis, CEO of PTOP, added:

“Partnering with INS through this LOI allows PTOP to move quickly in the AI space while mitigating risks. Derek’s proven track record in AI product development—from investor relations chatbots for publicly traded companies to cannabis sector AI and OTC market

engagement tools, gives us confidence in the division's potential for success. This initiative positions PTOPI as a forward-thinking leader in AI-driven business solutions."

Peer To Peer Network, Inc. (PTOP) has reached an important conclusion: the integration of artificial intelligence (AI) into **MOBICARD™** is not just inevitable, it is the natural next step in the evolution of the digital business card industry.

The digital business card market continues to expand at a rapid pace, and AI has the potential to both differentiate MOBICARD™ and open up entirely new revenue channels for PTOPI, by pursuing a **dual-track strategy**, which advances our core MOBICARD™ platform while also leveraging AI opportunities for PTOPI to position itself for accelerated growth.

"We gain incredible value bringing in an AI expert with a strong track record of revenue generation product development, and the passion to develop and market new AI applications that can immediately generate revenue for PTOPI," said Josh Sodaitis, Chairman & CEO. "I've personally used Derek's AI chatbots during his time at InvestorsHub, and I saw firsthand the level of innovation he brings. We believe his expertise can help us develop valuable features, and additional revenue streams that will directly benefit the company and increase scalability."

Management views this expansion into AI as a clear value enhancer for shareholders. With AI poised to be a transformative force across industries, PTOPI is confident that this strategic move will not only strengthen MOBICARD™ but also unlock new pathways to revenue and long-term shareholder returns.

Derek McCarthy, the new president of this new venture, had this to say: "I told Josh that if I can drive revenue to between \$800,000 and \$1 million within the next 12–18 months, I'd like to see PTOPI spin out a new public company from the AI division. With this new joint venture, I'm confident that I'll hit my goal."

As part of its ongoing effort to strengthen the company and position it for long-term growth, PTOPI recently completed a 1-for-400 reverse stock split. While reverse splits can sometimes be viewed cautiously, this move brings several key benefits to our shareholders.

By consolidating the share structure, PTOPI has reduced the number of outstanding shares, creating a more manageable capital base and improving the company's ability to attract new investors, market makers, and institutional interest. The split also positions PTOPI to meet listing requirements for higher-tier markets, while signaling that the company is entering a new phase focused on growth, revenue generation, and scalability. This restructuring lays the foundation for stronger market credibility and improved shareholder value as PTOPI advances both its MOBICARD™ platform and AI initiatives.

"Much of the hard work that has been happening behind the scenes is about to come to the forefront. We are entering what I call our *Accelerated Growth Phase*. When I became CEO, I pledged to safeguard shareholders from bad actors, clean up the company, launch our apps into the stores, bring our financials current, and establish a structure built to deliver long-term

value. I'm proud to say those promises have now been fulfilled. My new commitment is to take PTOp to the next level — driving higher valuation through user growth, product expansion, and disciplined strategic execution. Our focus will remain on scaling adoption, enhancing our core platform, introducing new products, and surrounding PTOp with the brightest, most capable people to ensure we are firing on all cylinders. There are many exciting developments ahead, and I encourage everyone to keep their eyes on PTOp," concluded Chairman & CEO Joshua Sodaitis.

About Peer to Peer Network, Inc. (PTOP)

Peer to Peer Network, Inc. (OTC: PTOp) is a publicly traded technology company focused on identifying, acquiring, and developing disruptive solutions that enhance digital engagement. In addition to its new AI initiatives through **PTOP Intelligence Lab**, the Company also offers Peer to Peer Digital Business Cards Mobicar™ in your app stores, a next-generation networking tool designed for professionals and businesses seeking more efficient and measurable ways to connect. PTOp is committed to delivering innovative tools that create efficiencies and new growth opportunities.

About INS Digital Intelligence LLC

INS Digital Intelligence LLC is a private marketing firm specializing in custom artificial intelligence solutions for B2B markets, and investor relations. Led by AI marketing innovator Derek McCarthy, INS provides expertise in **communications automation, investor relations technology, website engagement, and audience analytics**. The company's mission is to empower businesses with intelligent tools that drive measurable results and operational efficiency.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements include, but are not limited to, statements regarding the MOU between PTOp and INS Digital Intelligence LLC, anticipated benefits of the AI division, and the Company's strategic initiatives. Forward-looking statements are based on current expectations and assumptions and are subject to risks and uncertainties that could cause actual results to differ materially. Readers are cautioned not to place undue reliance on these forward-looking statements. PTOp undertakes no obligation to update or revise any forward-looking statements, except as required by law.

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