



INVESTMENT OPPORTUNITY

Card_Lab
POWERED CARD TECHNOLOGIES

US Capital Global
CardLab, LLC

MEMBERSHIP UNIT
\$10,000,000

INVESTMENT OVERVIEW

CARDLAB APS

Biometric Powered Card Technologies



COMPANY OVERVIEW

CardLab is a Denmark-based technology provider to the digital identity and powered smart card industry as a card development and manufacturing company with focus on biometric card solutions. CardLab provides technology to implement cyber security measures with unique tokenized user identification including prevention of identity theft, card abuse, and ransomware. In addition, the Company has communication-controlled RFID cards (Jammer & Mute Cards), an "all-in-one" card solution platform, and other card solutions customized to customer specifications for secure Government and Healthcare solutions, ID, access control, payments, blockchain and crypto wallets, and cyber access.

THE OPPORTUNITY

The Company is currently seeking up to \$10,000,000 in equity to meet the increasing demand for its innovative products.

SOURCES AND USES OF FUNDS			
Equity	\$10,000,000	Sales, Marketing & Promotion	\$4,073,000
		Production Setup	\$1,768,000
		Working Capital	\$2,493,000
		Certification & Development	\$995,200
		Contingency	\$20,800
		USCGS Commissions	\$650,000
Total Sources of Funds	\$10,000,000	Total Uses	\$10,000,000

CardLab will invest primarily in four categories to drive growth: sales and marketing, working capital, CapEx and R&D.

The Company has a three-phase plan for allocation of funds:
 1) phase one (month 0-6) of \$3.3 Million,
 2) phase two (month 7-13) of \$3.9 Million, and
 3) phase three (month 14-20) of \$2.8 Million.

PRODUCT & SERVICES

Biometric SmartCards

Access SmartCards

- Prevents unauthorized access to offices/facilities, identity theft and fraud with lost or stolen payment cards
- Blocks data theft during data transmission
- Fingerprint activation (optional with Access SmartCards) ensures super reliable identity verification
- On-board data safeguards personal data with ID SmartCards
- EMV (or Dynamic Magnetic Stripe) releases information only when fingerprint reading activated
- All three products can be used with existing infrastructures - Access card readers, standard readers, ATMs and payment terminals

ID SmartCards

Payment SmartCards

Mute and Jammer Cards

- Enhances Smartcard security by locking/unlocking contactless communication
- Designed for frictionless integration in standard/existing contactless cards and reader infrastructures
- Blocks data transmission while using it or while in the wallet

Connected Cards

- Bridging communication between Smartphones and ANY legacy payment terminals
- Any provider can launch mobile payment including multi-card function
- Reduces amount of cards in wallet
- Enables instant card issuance for financial institutions

MARKET & COMPETITION²

The card market represents an annual production of over 30 billion cards with a market value of USD ~\$30 billion and AGR of 9 percent for government/health, access and transportation markets, and a 2 - 4 percent increase for payment and gift cards. By 2022, 260 million biometric payment cards are forecasted to be in circulation, increasing to 6.4 billion in 2030, with an annual replacement volume of ~2.5 billion biometric cards per year. This should increase revenue potential from USD \$7 billion to USD \$35 billion annually, where 70 percent of payment cards are expected to be biometric enabled.

Competitors are seen as two distinct segments: Major Players and Direct Competitors:

	COMPANY									
	CardLab	Zipre	KONA	SmartMetric	Jinco	Felion	NEXT	IDEX	Mereal	
Revenue (USD)	1.4k (2019)	162k (2019)	129 Million	None	<\$1 Million	\$134 Million	\$8.8 Million	\$0	9 Million	
Takeaways	CardLab is the ONLY Provider of FULLY CUSTOMIZABLE CARDS; ability to scale up with in-house operations	Lacks global customers not optimized for mass production	Not optimized to scale up in size	Not optimized to scale up in size	Lacks the advanced patented technology CardLab enjoys	Lacks the advanced patented technology CardLab enjoys	Doesn't offer smart cards; fingerprint sensors only	Doesn't offer smart cards; fingerprint sensors only	For casinos only	
	MAJOR PLAYERS									
Revenue (USD)	Idemia 3.4 Billion (2018)	Thales 18.4 Billion (2019)	Giesecke & Devrient \$2.7 Billion	Eastcompece Tech \$1.1 Billion	XH Smart Tech \$7 Million	Watchdata System \$1.04 Billion				
Takeaways	CardLab in process of establishing an agreement for Idemia's "National Security Solutions" branch as they do not have production capabilities for advanced biometric cards needed for US authorities	Lower level of technology solution for electronic biometric cards with advanced features	Lacks product/technology such as that offered by CardLab. Could benefit by adding CardLab technology solutions to their portfolio	Currently lacks product/technology such as that offered by CardLab. Could benefit by adding CardLab technology solutions to their portfolio	Currently lacks product/technology such as that offered by CardLab. Could benefit by adding CardLab technology solutions to their portfolio	Currently lacks product/technology such as that offered by CardLab. Could benefit by adding CardLab technology solutions to their portfolio				

MANAGEMENT TEAM

- Frank Sandeløv:** CEO CardLab ApS, CardLab Innovation, Hong Kong & Chairman/Director CardLab Thailand
- Kim W. Jørgensen:** Chairman

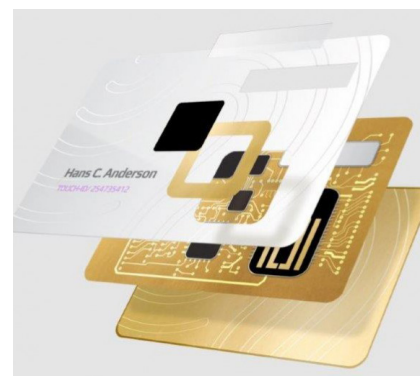
DEAL STRUCTURE

Company

Company	CardLab ApS
Industries	Payment, Access, ID, Blockchain & Cyber Security Card Technology
Offering	Up to USD10,000,000 in Common Shares
Management & Servicing Agent	USCGP or any affiliate or assignee
Issuer Name	USCGIM CardLab LLC
Price Per Share	\$4.43 per share (the "Original Purchase Price")
Pre-Money Valuation	\$38,090,554
Post-Money Valuation	\$48,090,554

Investment Vehicle

Issuer Name	US Capital Global CardLab, LLC (the "Issuer" or "SPV")
Offering	Membership Unit (the "Offering")
Min. Purchase Size	\$25,000
Placement Agent	US Capital Global Securities, LLC
Commission	6.5% cash and 3% warrants
Investment	Issuer intends to make primary investments in Company securities issued directly by the Company



CONTACT

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RISKS³

- Risks related to product durability, lifetime and fragility:
 - Products are tested according to MasterCard CQM specifications and are in terms of durability in the same category as traditional credit cards where the cards have survived up to 10 - 40 times the minimum requirements for some of the tests.
 - Biometric fingerprint sensor and electronics are operated by energy harvesting with augmentation from a rechargeable battery where insufficient energy is available.
 - Cards are produced with a 1-year warranty and returned non-functional cards that have stopped working for other reasons than wear and tear will be replaced.
- Risks related to production mistakes are significantly more expensive than mistakes with normal plastic cards due to the cost of electronics:
 - Product margin is generally 35% with an opportunity to increase with upgraded production processes and equipment; a significantly higher margin than standard cards that have a gross margin of 2 - 5%, meaning weighted risk of the electronic card could be smaller even if it is a more expensive solution.

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For additional Risks and Disclaimers regarding this offering, please read the offering Private Placement Memorandum.

1. Detailed breakdown of use of funds available upon request.
2. Marketandmarkets.com market report: Smart Card Market by Communication
3. For additional risk disclosures refer to the Private Placement Memorandum

If you would like to know more about how your business can secure the funding it needs, visit
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