



ICON Mbanq Earned Wage Access Participation Note

ISIN DE000A4MGVH3 Luxembourg Issuer Opus S.A. / Dusseldorf Listed.

78% of American workers live paycheck to paycheck - not because they don't earn enough, but because they have to wait. **Earned Wage Access gives employees access to wages they've already earned, before their payday** - with no loan, no interest, no credit check.

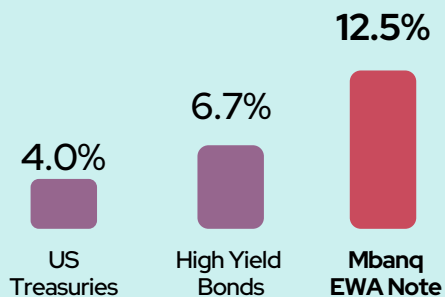
\$160M+	775K+	14	6 Year
Total volume disbursed	Total advances processed	Days max advance duration	Track record with 0 Investor losses

Vetted through approved top US employers, trained by real data, paychecks received to Mbanq issued checking accounts, and advances underwritten and issued by proprietary AI.

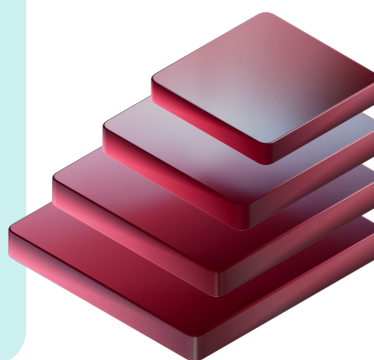
Opportunity for Investors:

Participation in Mbanq's EWA portfolio represents a unique high-yield opportunity, diversified exposure to US payroll, with well-structured credit enhancements.

Yield Comparison / Market Instruments



Investor Credit Enhancement Structure



4. FIRST LIEN

↑ Debt Structure

3. MBANQ SECOND LOSS

↑ 1.1 Billion Valuation

2. CONSUMER BRAND FIRST LOSS

↑ Absorption Contractual

1. UNDERLYING

Wages owed by Russell 1000 employers

For More Information, visit <https://EWA.Mbanq.cloud/>

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