



Liquid Avatar, Lumedic, Loop Insights, The Campus Agency and TripXpertz Form Consortium to Manage Verifiable Identity Credentials for COVID-19 Vaccinations

Verified Self Sovereign Identity, together with a complete end-to-end issuance and verification health credentials ecosystem, ensures individuals have full privacy and control of personal healthcare data, including vaccination records, so they can securely start returning back to public life, freely.

Toronto, Canada / Gibraltar, December 8, 2020 – The KABN Network, together with KABN Systems NA Holdings Corp. (CSE:KABN) (the “Company” or “KABN North America”), a Canadian fintech company that specializes in continuous online identity verification, management and monetization in Canada and the US, through its biometrically and identity verified Self Sovereign Identity platform, Liquid Avatar (www.liquidavatar.com), today announces the formation of a consortium of industry leaders that will empower people to start getting back to the activities, people and places they have been missing in their lives. The consortium has developed an integrated solution that enables healthcare issuers, individuals and verifiers to have a digital COVID-19 verifiable identity healthcare credential that is secure, user managed and controlled to ensure privacy, transportability and ease of use. This solution supports the foundation for the acceptance of digital Healthcare Passports.

This consortium initially includes the Lumedic Exchange, to power the healthcare credential ecosystem; Loop Insights (TSXV:MTRX), a leader in automatic contact tracing; The Campus Agency, to support on campus programs at over 2,000 US Colleges and Universities; and TripXpertz, an organization that works with over 1,000 travel and tourism boards, airlines, wholesalers and resorts, together with Liquid Avatar’s Self Sovereign Identity platform to empower the worldwide Healthcare industry to issue Identity-based Verifiable Credentials through a secure, effective and cost-efficient ecosystem.

This ecosystem will allow qualified Health Professionals with the ability to issue a Verifiable Credential that enables venues and other facilities to verify both the issued credential and the known user in real-time to grant access and / or services. This partnership built on a Trust over IP (TOIP) open standards framework, and the World Wide Web Consortium's (W3C) specifications for decentralized identifiers for credential management, can power interoperable COVID-19 vaccination and other verifiable credentials across a host of user managed and controlled digital wallets and applications. This process can be used for multiple use cases such as Education, Workplaces, Tradeshows, Healthcare, Sporting Events, Concerts, Entertainment, Travel, Places of Worship, Senior Living, and other facilities, venues and locations and opens the door to further opportunities for commercial and consumer opportunities.

Liquid Avatar’s Self Sovereign Identity (SSI) platform, which includes user biometric validation and a bank-grade verified identity credential, is available to consumers at no cost. Liquid Avatar enables users to verify and manage their identity and access credentials in a cloud-based, biometrically-secure

application. Users have complete control over their digital assets (like wallets, passwords and more), identity, and data through easy to use avatars that can be shared, on a permission-basis with others. The COVID-19 Verifiable Healthcare Credential combines healthcare data with the user's biometrically verified identity credential. When a request is made by a Verifier, the User has a choice of which attributes are shared, creating a private verification transaction between themselves and a verifier. While much of the technology and services are already in place, the launch of the healthcare credential pilot is expected to take place in the first quarter of 2021 to coincide with the expected release of the COVID-19 widespread vaccination program.

This program will not only be able to verify identity credentials for the Covid-19 vaccines, diagnostic and antibody testing, but will also be able to support a wide range of immunizations and healthcare records.

"We want to empower users to return to public life and the things they once did freely, pre-COVID-19, with ease and continued safety, with this and future credentials," **said David Lucatch, CEO of KABN.** "Our goal is to help get everyone back to life as efficiently and effectively as possible, so a sense of "normality" can be reestablished. Liquid Avatar and the ecosystem, together with this amazing group and a growing list of partners, will potentially enable businesses, schools, entertainment venues, and more do the normal things that they do and give users the power to engage with them as they did before the pandemic changed our lives."

Healthcare issuers and individuals will be granted access to the system at no cost. Verifiers wishing to access the system will be charged a nominal subscription and micro-payment per verification, making it very cost efficient and effective to use the system for small and medium sized enterprises all the way up to major airlines, venues and facilities. The partners are committed to making the services affordable to all parties, so that everyone can get back to their everyday lives.

The KABN Network is working with leading industry partners to provide a safe and effective ecosystem that supports the issuance, ownership and verification of these verified identity and access credentials and is proud to be working with the following partners at the outset of this announcement covering a wide range of technologies, issuer, consumer and verification engagement, with additional partners to be named as the program grows.

Trust over IP Foundation (ToIP)

As a member of the Trust over IP Foundation (www.trustoverip.org) steering committee, The KABN Network is committed to the organization's open-standard framework and tech stacks. ToIP recently released its Covid-19 Credentials Initiative ("CCI") Governance Framework for public review.

*"Trust over IP offers an important new model for how to assemble the pieces that create working and reliable digital trust ecosystems. We are very excited to see momentum growing for real-world cases where the model is being used to make people's digital lives simpler and better. This includes the KABN Network becoming part of the Lumedic Exchange," said **John Jordan - Executive Director of the Trust over IP Foundation.** "We hope to see this momentum continue, and more organizations using the Trust over IP model to create solutions that benefit individuals and businesses."*

Lumedic Exchange

The KABN Network, as a founding partner, is working with the Lumedic Exchange (www.lumedic.io), an open-standards, decentralized framework for the healthcare industry giving patients greater control over their health data.

Chris Ingrao, Chief Strategy Officer of Lumedic, a US-based Health technology company, part of Providence Health Systems ecosystem, comments: "Lumedic, a Tegria company, recently launched the Lumedic Exchange,

the first healthcare ecosystem of its kind dedicated solely to a community-drive standards development for patient-intermediated information exchange using verifiable credentials, to support secure exchange of vaccination information. By working together to develop and publish open standards for this new model, we can provide individuals true portability – they can take their data from place to place, company to company, venue to venue without any kind of proprietary vendor lock-in.”

Loop Insights, Inc.

Powering professional sports, entertainment, collegiate and other venues and facilities with Automatic Contract Tracing, Loop Insights, Inc. (www.loopinsights.ai) (TSXV:MTRX) has developed a fully managed contactless check-in platform that securely transfers contact information and triggers real-time notifications at scale.

*“The success Loop has had with our recent NCAA sporting events using our venue tracing and management tools, only reinforces the need for a unified verifiable credential that consumers and businesses can trust. Working with KABN and Liquid Avatar and their digital identity platform will provide our customers - and ultimately consumers - with the level of trust required to provide personal information such as COVID testing results, vaccination proof, payment, and other sensitive personal information required in today’s changing landscape. We are thrilled to be one of the first partners to work with KABN and Liquid Avatar on an end to end solution that will provide this safety, security, and peace of mind required to protect consumers looking to return to a new way of life where mobile devices and personal information will be at the forefront of nearly every interaction”, **Rob Anson, President and CEO Loop Insights.***

The Campus Agency

With reach to over 2,000 US College and University campuses and over 1.5 Million Gen Z students, alumni and families, The Campus Agency (www.thecampusagency.com) has been supporting innovative direct to student and online marketing programs for over 40 years.

*"We are really excited to be working with KABN and Liquid Avatar and be a member of this consortium. COVID-19 has impacted the lives of students and faculty on college campuses in such a major way, and we are looking forward to being part of a solution that provides campus communities with the tools and resources they need to return to their way of lives, safely and securely," **Chris Nyland, Chief Operating Officer, The Campus Agency***

TripXpertz

Powering over 1,000 travel and government tourism boards, airlines, travel wholesalers and resorts in US, Canada, Mexico, the Caribbean and around the world, to more effectively reach their intended travel audiences with end to end travel marketing management, booking and analytics solutions TripXpertz (www.tripxpertz.com) is changing the way the travel industry reaches travelers and how travelers can receive better value from their travel experiences.

*“Our Priority Protection Passport program is aimed at restoring consumer confidence and trust in travelling again and piece-of-mind while away,” **says Brad Miron, CEO of TripXpertz.** “This partnership gives us, and our multiple program stakeholders, the ability to verify an individual’s identity with certainty, while maintaining security and privacy – In the context of Priority Protection Passport, Liquid Avatar and the capabilities of the Verifiable Identity Healthcare Credentials are foundational to what we must deliver to attract, assure and welcome back tourists to destinations.”*

For more information on the program and / or how to become a consortium partner or participant, please visit www.liquidavatar.com

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About KABN North America – www.kabnaholdco.com

KABN Systems NA Holdings Corp. through its wholly owned subsidiary KABN Systems North America Inc. focuses on the verification, management and monetization of Self Sovereign identity, empowering users to control and benefit from the use of their online identity. The KABN proprietary technology suite includes 4 key products:

Liquid Avatar is a verified Self Sovereign Identity platform empowers users to create high quality digital icons representing their online personas. These icons, in conjunction with KABN ID, allow users to manage and control their digital identity and Verifiable Access and Identity Credentials, and to use Liquid Avatars to share public and permission based private data when they want and with whom they want. www.liquidavatar.com

KABN ID is an *Always On*, biometric and blockchain based digital identity validation and verification platform allowing users to continuously and confidently prove themselves throughout the online community.

KABN Systems NA Holdings Corp. is publicly listed on the Canadian Securities Exchange (CSE) under the symbol “KABN” (CSE:KABN)

If you have not already joined our mailing list, and would like to receive updates on KABN Systems NA Holdings Corp., please [click here](#) to join!

For more information, please visit www.kabnaholdco.com or www.kabnsystemsna.com

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About Trust over IP Foundation – www.trustoverip.org

The Trust over IP Foundation is defining a complete architecture for Internet-scale digital trust that combines both cryptographic trust at the machine layer and human trust at the business, legal, and social layers.

About Lumedic – www.lumedic.io

Lumedic is a health information logistics company that helps healthcare stakeholders optimally cooperate throughout the administrative ecosystem. The Lumedic platform includes a suite of healthcare interoperability solutions that harmonize action and relieve friction across revenue cycle management, clinical operations, and patient engagement. Lumedic leverages AI, distributed ledgers, design thinking, and open standards to advance the state of healthcare technology and deliver greater health, safety, and wellbeing for patients and communities.

About Loop Insights, Inc. – www.loopinsights.ai

Loop Insights Inc. is a Vancouver-based Internet of Things (“IoT”) technology company that delivers transformative artificial intelligence (“AI”) automated marketing, contact tracing, and contactless solutions to the brick and mortar space. Its unique IoT device, Fobi, enables data connectivity across online and on-premise platforms to provide real-time, detailed insights and automated, personalized engagement. Its ability to integrate seamlessly into existing infrastructure, and customize campaigns according to each vertical, creates a highly scalable solution for its prospective global clients that span

industries. Loop Insights operates in the telecom, casino gaming, sports and entertainment, hospitality, and retail industries, in Canada, the US, the UK, Latin America, Australia, Japan, and Indonesia. Loop's products and services are backed by Amazon's Partner Network.

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About The Campus Agency – www.thecampusagency.com

With reach to over 2,000 US College and University campuses and over 1.5 Million Gen Z students, alumni and families, The Campus Agency (www.thecampusagency.com) has been supporting innovative direct to student and online marketing programs for over 40 years.

About TripXpertz – www.tripexpertz.com

TripXpertz is Toronto-based marketing technology ("MarTech") company with a 20 year track-record of delivering new monetization paths and superior traveller acquisition and conversion for tourist boards and travel providers globally. The company provides highly targeted, "zero risk", pay-of-performance campaigns backed by rich engaging destination content that drives awareness and customer conversions at a fraction of industry norm acquisition costs.

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The CSE has not reviewed and does not accept responsibility for the adequacy or accuracy of this release.

This news release does not constitute an offer to sell, or a solicitation of an offer to buy, any securities under the KABN Financing in the United States. The securities have not been and will not be registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act") or any state securities laws and may not be offered or sold within the United States or to U.S. Persons unless registered under the U.S. Securities Act and applicable state securities laws or an exemption from such registration is available.

Forward-Looking Information and Statements

This press release contains certain "forward-looking information" within the meaning of applicable Canadian securities legislation and may also contain statements that may constitute "forward-looking statements" within the meaning of the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995. Such forward-looking information and forward-looking statements are not representative of historical facts or information or current condition, but instead represent only the Company's beliefs regarding future events, plans or objectives, many of which, by their nature, are inherently uncertain and outside of the Company's control. Generally, such forward-looking information or forward-looking statements can be identified by the use of forward-looking terminology such as "plans", "expects" or "does not expect", "is expected", "budget", "scheduled", "estimates", "forecasts", "intends", "anticipates" or "does not anticipate", or "believes", or variations of such words and phrases or may contain statements that certain actions, events or results "may", "could", "would", "might" or "will be taken", "will continue", "will occur" or "will be achieved". The forward-looking information and forward-looking statements contained herein may include, but is not limited to, information concerning the ability of the Company to generate revenues, roll out new programs and to successfully achieve business objectives, and expectations for other economic, business, and/or competitive factors.

By identifying such information and statements in this manner, the Company is alerting the reader that such information and statements are subject to known and unknown risks, uncertainties and other factors that may cause

the actual results, level of activity, performance or achievements of the Company to be materially different from those expressed or implied by such information and statements. In addition, in connection with the forward-looking information and forward-looking statements contained in this press release, the Company has made certain assumptions. Among the key factors that could cause actual results to differ materially from those projected in the forward-looking information and statements are the following: changes in general economic, business and political conditions, including changes in the financial markets; changes in applicable laws; compliance with extensive government regulation. Should one or more of these risks, uncertainties or other factors materialize, or should assumptions underlying the forward-looking information or statements prove incorrect, actual results may vary materially from those described herein as intended, planned, anticipated, believed, estimated or expected.

Although the Company believes that the assumptions and factors used in preparing, and the expectations contained in, the forward-looking information and statements are reasonable, undue reliance should not be placed on such information and statements, and no assurance or guarantee can be given that such forward-looking information and statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such information and statements. The forward-looking information and forward-looking statements contained in this press release are made as of the date of this press release, and the Company does not undertake to update any forward-looking information and/or forward-looking statements that are contained or referenced herein, except in accordance with applicable securities laws. All subsequent written and oral forward-looking information and statements attributable to the Company or persons acting on its behalf is expressly qualified in its entirety by this notice.