



FOR IMMEDIATE RELEASE

MARBLE FINANCIAL ANNOUNCES TECHNOLOGY PARTNERSHIP WITH VOPAY INTERNATIONAL.

Vancouver, B.C, January 26, 2021 – Marble Financial Inc. (CSE: MRBL; OTC: MRBLF) (“Marble” or the “Company”) a financial technology company that empowers Canadians’ toward a positive financial future, is pleased to announce that it has partnered with VoPay International Inc. (“VoPay”) to deliver its open banking payments solution with coverage for thousands of new and existing MyMarble customers. This partnership which enables new payment options to consumers, simplifies the process for providing a single API integration to banking providers.

VoPay’s payment technology platform now provides Marble an ideal solution to enable customers to easily and rapidly incorporate electronic funds transfer (“EFT”) payments into their financial technology solutions. With VoPay’s integrated single payment API, Marble is able to improve customer retention and reduce costs, which results in rapidly expanded and streamlined payment options for MyMarble users and for the Company to expand its top-end revenue channels.

According to Payments Canada [Methods and Trends \(CPMT\) 2020 report](#), EFT payments have increased and represent 61% of the total remote payments volume. This presents a growing preferred payment method by Canadians, something Marble has not been able to offer in the past.

The Software-as-a-Service (“SaaS”) financial wellness technology products offered on the MyMarble platform, combined with VoPay’s cost effective payments-as-a-service platform, overcomes many of the cost prohibitive financial issues associated with underserved Canadians not having access to mainstream online payment methods, which is a key part of their financial fitness.

VoPay’s leading payment innovation provides Marble with full visibility on their personal financial data, enabling our customer support full transparency and quicker response time to payment queries.

“We are very excited about partnering with VoPay to add a new payment option to Marble’s growing customer base and revenue streams,” said Karim Nanji, CEO Marble. “VoPay is a leader in payment processing with a world-class product when it comes to speed and efficiency. Our partnership with VoPay will position Marble to support rapid growth, and together we can further support Canadians that do not have access to credit as a payment option.”

“We are very pleased to partner with Marble Financial, we fully support their mission to empower Canadians to manage their money and improve their financial knowledge for a positive financial future,” said Hamed Arbabi, CEO and Founder, VoPay. “Using our open banking payment technology and fully customizable APIs, businesses like Marble can eliminate EFT payment inefficiencies and manage payments directly, allowing them to scale faster and focus on what they do best.”

This new partnership has enabled a more seamless payment experience for Marble Customers to help Marble further deliver its mission in to empowering all Canadians to manage their personal finances, with credit building products, guidance and tools to optimize their credit wellness.

The Company has granted an aggregate of 2.135 million stock options under the company's stock option plan to its executive officers, management and certain consultants. These options expire in five years, vest in equal one-quarter amounts on the date of grant, and in each of the first year, second year and third year anniversaries from the date of grant and are issued at 40 cents per share.

ON BEHALF OF THE BOARD OF DIRECTORS

Karim Nanji, CEO

About VoPay International Inc. VoPay is a leader in payment innovation offering a single API that instantly connects businesses to global banking and payment networks with speed and transparency. The company has one goal: to eliminate all payment inefficiencies, so businesses can focus on what they do best in today's fast-paced digital economy. Discover the art of seamless and secure bank payments at: <https://vopay.com>

About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF) Marble leverages its proven data driven strategies utilizing the power of machine learning, data science, and artificial intelligence, through its industry-leading proprietary technology solutions Fast-Track, Score-Up, and Credit-Meds to engage in and navigate a clear path for Canadians towards financial wellbeing and a meaningful credit score. Since 2016, Marble is proud to have empowered thousands of marginalized Canadians to a positive financial future, and we continue to establish ourselves as leaders in financial wellness through the licensing of our proprietary products on the Marble Platform.

For further information, please visit the company's website at <https://myanmarble.ca>

Mike Marrantino, Executive Chairman
T:(855) 661-2390 ext. 104 Email: ir@marblefinancial.ca

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Caution Regarding Forward-Looking Information

This release contains "forward-looking information" as such term is used in applicable Canadian securities laws, including statements regarding the Private Placement and the use of proceeds therefrom. The use of any of the words "target", "plans", "anticipate", "continue", "estimate", "expect", "may", "will", "project", "should", "believe" and similar expressions are intended to identify forward-looking statements. Such forward-looking information is based on management's expectations and assumptions, including statements relating to the Company's plans to conduct the Placement and the anticipated use of the proceeds of the Placement and Debenture offerings.

In making the forward-looking statements included in this news release, the Company has applied several material assumptions, including but not limited to, that the Company's financial condition and development plans do not change as a result of unforeseen events, and that the Company will receive all required regulatory approvals, including Canadian Securities Exchange approval, for the Placement. Forward-looking information is subject to a variety of risks and uncertainties and other factors that could cause plans, estimates and actual results to vary materially from those projected in such forward-looking information. Factors that could cause the forward-looking information in this news release to change or to be inaccurate include, but are not limited to: failure of the Private Placement to be arranged on the proposed terms or at all; unanticipated delays in obtaining or failure to obtain regulatory or Canadian Securities Exchange approvals; general economic, market or business conditions; changes in the Company's financial condition and development plans; and other risks and uncertainties as set forth in the Company's most recent continuous disclosure filings filed under the Company's profile at www.sedar.com. Although the Company has attempted to take into account important factors that could cause actual costs or results to differ materially, there may be other factors that cause actual results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate as actual results and future events could differ materially from those anticipated in such statements. The forward-looking information included in this release is expressly qualified in its entirety by this cautionary statement. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to update these forward-looking statements, other than as required by applicable law.