

FAST FINANCE PAY CORP.
63-61 Yellowstone Blvd., 4A
Forest Hills, NY 11375
Telephone: (718) 459-4562
Website: ff24pay-corp.com
rmital@ff24.com

Annual Report
For the period ended December 31, 2024 (the “Reporting Period”)

Outstanding Shares

The number of shares outstanding of our Common Stock was:

27,534,420 as of December 31, 2024 (as adjusted for reverse stock split of 1:40 effective January 27, 2025, subject to rounding up for fractional shares)

394,617 as of December 31, 2023 (as adjusted for reverse stock split of 1:40 effective January 27, 2025, subject to rounding up for fractional shares)

Shell Status

Indicate by check mark whether the company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934): Yes: No:

Indicate by check mark whether the company’s shell status has changed since the previous reporting period: Yes: No:

Change in Control

Indicate by check mark whether a Change in Control of the company has occurred during this reporting period: Yes: No:

1) Name and address(es) of the issuer and its predecessors (if any)

The Company was incorporated as Xuan Wu International Group Holding Company in Nevada on December 29, 2008. We changed our name to Standard Vape Corporation on October 15, 2019. We changed our name to Fast Finance Pay Corp. on October 29, 2021.

The Company is incorporated in Nevada. Our current status is active.

The Company and its predecessors have not had any trading suspension orders issued by the SEC since inception:

The Company has not had any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months, except:

On May 4, 2023, FINRA announced a reverse stock split of 1 share for each 25 existing issued and outstanding shares.

On October 16, 2023, the Company entered into a joint venture called DigiClerk.com and issued 300,000 Series F Preferred shares for certain intellectual property.

On January 27, 2025, FINRA announced a reverse stock split of 1 share for each 40 existing issued and outstanding shares. This is considered a subsequent event.

The address of our principal executive office and principal place of business is: 63-61 Yellowstone, Blvd., 4A, Forest Hills, NY 11375.

Neither the Company nor any of our predecessors have been in bankruptcy, receivership, or any similar proceeding in the past five years.

2) Security Information

Transfer Agent

VStock Transfer, LLC
(212) 828-8436
info@vstocktransfer.com
18 Lafayette Place, Woodmere, NY 11598

Publicly Quoted or Traded Securities:

Trading symbol:	FFPP
Exact title and class of securities outstanding:	Common Stock
CUSIP:	85423F 304
Par or stated value	\$0.0001 par value per share
Total shares authorized:	1,990,000,000 at December 31, 2024
Total shares outstanding:	27,534,420* at December 31, 2024
Total number of shareholders of record:	286 at December 31, 2024

*as adjusted for reverse stock split of 1:40 effective January 27, 2025

Other classes of authorized or outstanding equity securities that do not have a trading symbol:

Exact title and class of the security:	Class F Convertible Preferred Stock
Par or stated value:	\$0.0001
Total shares authorized:	300,000 shares at December 31, 2024
Total shares outstanding (if applicable):	300,000 shares at December 31, 2024
Total number of shareholders of record:	2 at December 31, 2024
Exact title and class of the security:	Undesignated Preferred Stock
Par or stated value:	\$0.0001
Total shares authorized:	5,600,000 shares at December 31, 2024
Total shares outstanding (if applicable):	None at December 31, 2024
Total number of shareholders of record:	None at December 31, 2024

Security Description:

1. For common equity, describe any dividend, voting and preemption rights.

Each share of Common Stock is entitled to one vote, does not have pre-emptive rights, has a right to receive dividends when, as and if declared by the Board of Directors and has a right to receive in liquidation all of the assets remaining after payment of creditors and preferential payment to outstanding shares of preferred stock.

2. For preferred stock, describe the dividend, voting, conversion, and liquidation rights as well as redemption or sinking fund provisions.

Each share of both Class F Convertible Preferred Stock are multiplied by 25 to determine its right to vote with common stock as a single class; does not have preemptive rights; a right to receive dividends when, as and if declared on common stock by the Board of Directors; right to convert at any time into 25 shares of common stock for each share of preferred stock; a right to receive \$10 in liquidation all of the assets remaining after payment of creditors and before any payments to holders of common stock; and, is protected against any change applicable to common stock with respect to dividends, reverse splits but not forward splits, combinations or reclassifications that would seek to reduce treatment of Class F preferences below the 25 to 1 conversion ratio to dividends, conversion shares or liquidation rights of \$1.00 per share.

3. Describe any other material rights of common or preferred stockholders.

None

4. Describe any material modifications to rights of holders of the company's securities that have occurred over the Reporting Period covered by this report.

None

3) Issuance History

A. Changes to the Number of Outstanding Shares for the two most recently completed fiscal years and any subsequent period.

Shares Outstanding as of Second Most Recent Fiscal Year End
 Opening Balances at January 1, 2023:
 Common – 213,266 shares, as adjusted for reverse stocks split of 1:40 effective January 27, 2025, (subject to rounding up for fractional shares)
 Series D Preferred Stock – 95,973 shares
 Series E Preferred Stock - 3,940,206 shares

Date of Transaction	Transaction type	Number of Shares Issued	Class of Stock	Value of Shares issued per share at issuance	Discount to market price at the time of Issuance	Individual/ Entity Shares were issued to	Reason for share issuance (e.g., for cash or debt conversion)	Restricted or Unrestricted	Exemption Type
7/9/2023	750	New Issuance	Common	0.00	Yes	Olaf Tagge	Pref E Conversion	Yes	Reg S
7/27/2023	605	New Issuance	Common	0.00	Yes	Paul Prader	Pref E Conversion	Yes	Reg S
7/28/2023	296	New Issuance	Common	0.00	Yes	Achim Gruber	Pref E Conversion	Yes	Reg S
7/28/2023	509	New Issuance	Common	0.00	Yes	Adalbert Lauck	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Andrea Berendt	Pref E Conversion	Yes	Reg S

7/28/2023	708	New Issuance	Common	0.00	Yes	Andreas Manske	Pref E Conversion	Yes	Reg S
7/28/2023	580	New Issuance	Common	0.00	Yes	Andreas Wenzel	Pref E Conversion	Yes	Reg S
7/28/2023	3,621	New Issuance	Common	0.00	Yes	Angenendt Heinrich	Pref E Conversion	Yes	Reg S
7/28/2023	33,985	New Issuance	Common	0.00	Yes	Bernd Kaemmerer	Pref E Conversion	Yes	Reg S
7/28/2023	360	New Issuance	Common	0.00	Yes	Bernd Schafer	Pref E Conversion	Yes	Reg S
7/28/2023	208	New Issuance	Common	0.00	Yes	Bernhard Hamm	Pref E Conversion	Yes	Reg S
7/28/2023	375	New Issuance	Common	0.00	Yes	Bottin Martin	Pref E Conversion	Yes	Reg S
7/28/2023	15	New Issuance	Common	0.00	Yes	Christoph Lerzer	Pref E Conversion	Yes	Reg S
7/28/2023	4,978	New Issuance	Common	0.00	Yes	Daniel Walter	Pref E Conversion	Yes	Reg S
7/28/2023	500	New Issuance	Common	0.00	Yes	Dieter Wulff	Pref E Conversion	Yes	Reg S
7/28/2023	1,053	New Issuance	Common	0.00	Yes	Dirk Graubohm	Pref E Conversion	Yes	Reg S
7/28/2023	1,000	New Issuance	Common	0.00	Yes	Dr. Erwin Vaih	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Dr. Horst Riedner	Pref E Conversion	Yes	Reg S
7/28/2023	76	New Issuance	Common	0.00	Yes	Dr. Martin Unseld	Pref E Conversion	Yes	Reg S
7/28/2023	546	New Issuance	Common	0.00	Yes	Edwin Kahl	Pref E Conversion	Yes	Reg S
7/28/2023	96	New Issuance	Common	0.00	Yes	Elke Klemm	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Erik Gornik	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Eugen Willi Kaufmann	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Ferdinand Bonert	Pref E Conversion	Yes	Reg S
7/28/2023	84	New Issuance	Common	0.00	Yes	Florian Pfeifer	Pref E Conversion	Yes	Reg S
7/28/2023	884	New Issuance	Common	0.00	Yes	Franz Osmers	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Franz Wiemer	Pref E Conversion	Yes	Reg S
7/28/2023	150	New Issuance	Common	0.00	Yes	Fridtjof Thiele	Pref E Conversion	Yes	Reg S
7/28/2023	699	New Issuance	Common	0.00	Yes	Friedrich Kohr	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Gehard Glaser	Pref E Conversion	Yes	Reg S
7/28/2023	96	New Issuance	Common	0.00	Yes	Gerd Hartmann	Pref E Conversion	Yes	Reg S
7/28/2023	212	New Issuance	Common	0.00	Yes	Gerhard Kohn	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Gerhard Sonntag	Pref E Conversion	Yes	Reg S
7/28/2023	429	New Issuance	Common	0.00	Yes	Gernot Fricke	Pref E Conversion	Yes	Reg S
7/28/2023	2,875	New Issuance	Common	0.00	Yes	Goette Gehard	Pref E Conversion	Yes	Reg S

7/28/2023	450	New Issuance	Common	0.00	Yes	Gottfried Romeis	Pref E Conversion	Yes	Reg S
7/28/2023	500	New Issuance	Common	0.00	Yes	Gunter Arend	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Gunter Muller	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Gunther Rottinger	Pref E Conversion	Yes	Reg S
7/28/2023	1,008	New Issuance	Common	0.00	Yes	Hannelore Gutschleg	Pref E Conversion	Yes	Reg S
7/28/2023	1,250	New Issuance	Common	0.00	Yes	Hannelore Thielemann	Pref E Conversion	Yes	Reg S
7/28/2023	78	New Issuance	Common	0.00	Yes	Hans Holdrich	Pref E Conversion	Yes	Reg S
7/28/2023	498	New Issuance	Common	0.00	Yes	Hans-Georg Engbarth	Pref E Conversion	Yes	Reg S
7/28/2023	384	New Issuance	Common	0.00	Yes	Hans-Joachim Muller (Handia Projectdata Gmbh)	Pref E Conversion	Yes	Reg S
7/28/2023	509	New Issuance	Common	0.00	Yes	Hans-Joachim Neeck	Pref E Conversion	Yes	Reg S
7/28/2023	10,781	New Issuance	Common	0.00	Yes	Hans-Jurgen Richter	Pref E Conversion	Yes	Reg S
7/28/2023	500	New Issuance	Common	0.00	Yes	Harald Hachmeister	Pref E Conversion	Yes	Reg S
7/28/2023	713	New Issuance	Common	0.00	Yes	Hartmut Weddig	Pref E Conversion	Yes	Reg S
7/28/2023	1,250	New Issuance	Common	0.00	Yes	Heinz Esser	Pref E Conversion	Yes	Reg S
7/28/2023	48	New Issuance	Common	0.00	Yes	Inge Lehmann	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Jan Lottmann	Pref E Conversion	Yes	Reg S
7/28/2023	80	New Issuance	Common	0.00	Yes	Jo Horstkotte	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Johann Michael Lang	Pref E Conversion	Yes	Reg S
7/28/2023	577	New Issuance	Common	0.00	Yes	Johann Wartelsteiner	Pref E Conversion	Yes	Reg S
7/28/2023	29	New Issuance	Common	0.00	Yes	John Bruns	Pref E Conversion	Yes	Reg S
7/28/2023	7,500	New Issuance	Common	0.00	Yes	Jorg Jagers	Pref E Conversion	Yes	Reg S
7/28/2023	542	New Issuance	Common	0.00	Yes	Jorg Walter	Pref E Conversion	Yes	Reg S
7/28/2023	731	New Issuance	Common	0.00	Yes	Jurgen Beck	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Karin Reimann	Pref E Conversion	Yes	Reg S
7/28/2023	759	New Issuance	Common	0.00	Yes	Klaus Bornschein	Pref E Conversion	Yes	Reg S
7/28/2023	1,250	New Issuance	Common	0.00	Yes	Klaus Jungjohann	Pref E Conversion	Yes	Reg S
7/28/2023	3,894	New Issuance	Common	0.00	Yes	Klaus Klemme	Pref E Conversion	Yes	Reg S

7/28/2023	375	New Issuance	Common	0.00	Yes	Klaus Kuhnelt	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Konrad Kurz	Pref E Conversion	Yes	Reg S
7/28/2023	150	New Issuance	Common	0.00	Yes	Krause Jurgen	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Kurt Ebert	Pref E Conversion	Yes	Reg S
7/28/2023	9,616	New Issuance	Common	0.00	Yes	Kurt Schafer	Pref E Conversion	Yes	Reg S
7/28/2023	223	New Issuance	Common	0.00	Yes	Lothar Ullrich	Pref E Conversion	Yes	Reg S
7/28/2023	193	New Issuance	Common	0.00	Yes	Luboslav Vasko	Pref E Conversion	Yes	Reg S
7/28/2023	1,703	New Issuance	Common	0.00	Yes	Lutwin Zehren	Pref E Conversion	Yes	Reg S
7/28/2023	2,994	New Issuance	Common	0.00	Yes	Lutz Schick	Pref E Conversion	Yes	Reg S
7/28/2023	1,150	New Issuance	Common	0.00	Yes	Manfred Leupolt	Pref E Conversion	Yes	Reg S
7/28/2023	150	New Issuance	Common	0.00	Yes	Manfred Masal	Pref E Conversion	Yes	Reg S
7/28/2023	125	New Issuance	Common	0.00	Yes	Manfred Muller	Pref E Conversion	Yes	Reg S
7/28/2023	100	New Issuance	Common	0.00	Yes	Martin Buhling	Pref E Conversion	Yes	Reg S
7/28/2023	10,759	New Issuance	Common	0.00	Yes	Martin Schneeberger	Pref E Conversion	Yes	Reg S
7/28/2023	2,360	New Issuance	Common	0.00	Yes	Martin Schroeder	Pref E Conversion	Yes	Reg S
7/28/2023	2,500	New Issuance	Common	0.00	Yes	Michael Heuler	Pref E Conversion	Yes	Reg S
7/28/2023	563	New Issuance	Common	0.00	Yes	Peter Binneberg	Pref E Conversion	Yes	Reg S
7/28/2023	900	New Issuance	Common	0.00	Yes	Peter Blunier	Pref E Conversion	Yes	Reg S
7/28/2023	2,075	New Issuance	Common	0.00	Yes	Peter Deiritz	Pref E Conversion	Yes	Reg S
7/28/2023	1,625	New Issuance	Common	0.00	Yes	Rainer Thiel	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Ralf Plath	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Reiner Huber	Pref E Conversion	Yes	Reg S
7/28/2023	2,500	New Issuance	Common	0.00	Yes	Robert Mauler	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Rudiger Gertz	Pref E Conversion	Yes	Reg S
7/28/2023	1,794	New Issuance	Common	0.00	Yes	Schlucker Eberhard	Pref E Conversion	Yes	Reg S
7/28/2023	208	New Issuance	Common	0.00	Yes	Secutan Ug	Pref E Conversion	Yes	Reg S
7/28/2023	713	New Issuance	Common	0.00	Yes	Siegfried Elstner	Pref E Conversion	Yes	Reg S
7/28/2023	563	New Issuance	Common	0.00	Yes	Theodor Kellner	Pref E Conversion	Yes	Reg S
7/28/2023	75	New Issuance	Common	0.00	Yes	Thomas Scholz	Pref E Conversion	Yes	Reg S
7/28/2023	831	New Issuance	Common	0.00	Yes	Ulrich Niemann	Pref E Conversion	Yes	Reg S

7/28/2023	125	New Issuance	Common	0.00	Yes	Ulrich Von Schoning	Pref E Conversion	Yes	Reg S
7/28/2023	75	New Issuance	Common	0.00	Yes	Ursula Holzwarth	Pref E Conversion	Yes	Reg S
7/28/2023	688	New Issuance	Common	0.00	Yes	Volker Uberall	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Walter Burkle	Pref E Conversion	Yes	Reg S
7/28/2023	2,031	New Issuance	Common	0.00	Yes	Walter Freitag	Pref E Conversion	Yes	Reg S
7/28/2023	2,000	New Issuance	Common	0.00	Yes	Werner Held	Pref E Conversion	Yes	Reg S
7/28/2023	39	New Issuance	Common	0.00	Yes	Willi Krieger	Pref E Conversion	Yes	Reg S
7/28/2023	2,459	New Issuance	Common	0.00	Yes	Wim Toebes	Pref E Conversion	Yes	Reg S
7/28/2023	4,402	New Issuance	Common	0.00	Yes	Wolf-Detlef Schulz	Pref E Conversion	Yes	Reg S
7/28/2023	338	New Issuance	Common	0.00	Yes	Wolfgang Grun	Pref E Conversion	Yes	Reg S
7/28/2023	50	New Issuance	Common	0.00	Yes	Wolfgang Von Plessen	Pref E Conversion	Yes	Reg S
7/28/2023	250	New Issuance	Common	0.00	Yes	Zimmermann Herbert	Pref E Conversion	Yes	Reg S
8/25/2023	4,389	New Issuance	Common	0.00	Yes	Wilfried Otte	Pref E Conversion	Yes	Reg S
8/28/2023	388	New Issuance	Common	0.00	Yes	Gerald Scholz	Pref E Conversion	Yes	Reg S
8/29/2023	2,143	New Issuance	Common	0.00	Yes	Michael Schaefer	Pref E Conversion	Yes	Reg S
8/30/2023	609	New Issuance	Common	0.00	Yes	Wolfgang Rothermund	Pref E Conversion	Yes	Reg S
9/4/2023	1,634	New Issuance	Common	0.00	Yes	Anja Dorenkamp	Pref E Conversion	Yes	Reg S
9/5/2023	150	New Issuance	Common	0.00	Yes	Alexander Neubert	Pref E Conversion	Yes	Reg S
9/5/2023	116	New Issuance	Common	0.00	Yes	Bernhard Dankelmann	Pref E Conversion	Yes	Reg S
9/5/2023	125	New Issuance	Common	0.00	Yes	Gert Borgman	Pref E Conversion	Yes	Reg S
9/5/2023	385	New Issuance	Common	0.00	Yes	Pustka Stepan	Pref E Conversion	Yes	Reg S
9/6/2023	1,450	New Issuance	Common	0.00	Yes	Inge Urmann	Pref E Conversion	Yes	Reg S
9/9/2023	682	New Issuance	Common	0.00	Yes	Enrico Harke	Pref E Conversion	Yes	Reg S
9/13/2023	100	New Issuance	Common	0.00	Yes	Reinhold Schurig	Pref E Conversion	Yes	Reg S
9/18/2023	115	New Issuance	Common	0.00	Yes	Andreas Manske	Foreign share sale	Yes	Reg S
9/18/2023	1,425	New Issuance	Common	21.00	No	Dieter Engelhard	Foreign share sale	Yes	Reg S
9/18/2023	250	New Issuance	Common	23.12	No	Eugen Willi Kaufmann	Foreign share sale	Yes	Reg S
9/18/2023	1,250	New Issuance	Common	21.00	No	Hannelore Thielemann	Foreign share sale	Yes	Reg S
9/18/2023	394	New Issuance	Common	25.20	No	Jürgen Beck	Foreign share sale	Yes	Reg S
9/18/2023	500	New Issuance	Common	21.00	No	Klaus Klemme	Foreign share sale	Yes	Reg S

9/18/2023	982	New Issuance	Common	22.48	No	Lutwin Zehren	Foreign share sale	Yes	Reg S
9/18/2023	664	New Issuance	Common	0.00	Yes	Manfred Leupolt	Foreign share sale	Yes	Reg S
9/18/2023	600	New Issuance	Common	26.00	No	Manfred Masal	Foreign share sale	Yes	Reg S
9/18/2023	250	New Issuance	Common	21.00	No	Manfred Masal	Foreign share sale	Yes	Reg S
9/18/2023	375	New Issuance	Common	25.20	No	Martin Bottin	Foreign share sale	Yes	Reg S
9/18/2023	232	New Issuance	Common	0.00	Yes	Max Lehmann	Foreign share sale	Yes	Reg S
9/18/2023	135	New Issuance	Common	27.32	No	Michael Gruber	Foreign share sale	Yes	Reg S
9/18/2023	3,125	New Issuance	Common	23.12	No	Michael Heuler	Foreign share sale	Yes	Reg S
9/18/2023	577	New Issuance	Common	27.32	No	Peter Amberg	Foreign share sale	Yes	Reg S
9/18/2023	833	New Issuance	Common	25.20	No	Petra Krimming	Foreign share sale	Yes	Reg S
9/18/2023	875	New Issuance	Common	25.20	No	Rainer Thiel	Foreign share sale	Yes	Reg S
9/18/2023	923	New Issuance	Common	27.32	No	Ranier Wolff	Foreign share sale	Yes	Reg S
9/18/2023	208	New Issuance	Common	25.20	No	Stefan Dobrowolski	Foreign share sale	Yes	Reg S
9/18/2023	75	New Issuance	Common	23.12	No	Ursula Holzwarth	Foreign share sale	Yes	Reg S
9/18/2023	917	New Issuance	Common	26.36	Yes	Wachter Wolfgang	Foreign share sale	Yes	Reg S
9/18/2023	297	New Issuance	Common	0.00	Yes	Wilfried Otte	Foreign share sale	Yes	Reg S
9/18/2023	1,250	New Issuance	Common	0.00	Yes	Wim Toebes	Foreign share sale	Yes	Reg S
9/20/2023	308	New Issuance	Common	0.00	Yes	Daniel Karliner	Pref E Conversion	Yes	Reg S
9/21/2023	326	New Issuance	Common	0.00	Yes	Werner Straube	Pref E Conversion	Yes	Reg S
9/27/2023	75	New Issuance	Common	0.00	Yes	Ursula Erika Brunkow	Pref E Conversion	Yes	Reg S
9/28/2023	647	New Issuance	Common	0.00	Yes	Peter Aigner	Pref E Conversion	Yes	Reg S
10/6/2023	190	New Issuance	Common	0.00	Yes	Michael Treptow	Pref E Conversion	Yes	Reg S
10/9/2023	96	New Issuance	Common	0.00	Yes	Alois Holzer	Pref E Conversion	Yes	Reg S
10/15/2023	2,500	New Issuance	Common	0.00	Yes	Ranisav Jovanovic	Pref E Conversion	Yes	Reg S
10/31/2023	75	New Issuance	Common	0.00	Yes	Thomas Weibing	Pref E Conversion	Yes	Reg S
11/13/2023	180,000	New Issuance	Preferred F	5.25	No	Prithwiraj Mukherjee	Acquisition	Yes	Reg S
11/13/2023	120,000	New Issuance	Preferred F	5.25	No	Rupesh Chaudhuri	Acquisition	Yes	Reg S
1/8/2024	6,018	New Issue	Common	0.00	Yes	Max Lehmann	Pref E Conversion	Yes	Reg S
1/8/2024	325	New Issue	Common	25.20	No	Gunther Rottinger	Foreign share sale	Yes	Reg S
1/8/2024	385	New Issue	Common	25.20	No	Peter Amberg	Foreign share sale	Yes	Reg S

4/24/2024	52,923	New Issue	Common	0.00	Yes	Johann Döllerer	Pref E Conversion	Yes	Reg S
5/16/2024	500	New Issue	Common	21.60	No	Otto Pfeffer	Foreign share sale	Yes	Reg S
5/16/2024	250	New Issue	Common	0.00	Yes	Friedrich Börschel	Pref E Conversion	Yes	Reg S
6/3/2024	13,864,072	New Issue	Common	0.00	Yes	Gaetano, LLC/ Armin Dartsch & Ole Jensen	Pref D Conversion	Yes	Reg S
6/12/2024	2,163,473	New Issue	Common	0.00	Yes	Fast Finance 24 Holding AG/ Armin Dartsch & Ole Jensen	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Andreas Albert Wagner	Pref E Conversion	Yes	Reg S
6/14/2024	1,250	New Issue	Common	0.00	Yes	Albert Pözl	Pref E Conversion	Yes	Reg S
6/14/2024	1,250	New Issue	Common	0.00	Yes	Alfred Werner	Pref E Conversion	Yes	Reg S
6/14/2024	600	New Issue	Common	0.00	Yes	Andreas Romberg	Pref E Conversion	Yes	Reg S
2/28/2024	5,000	New Issue	Common	21.60	No	Jörg Jaegers	Foreign share sale	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Birgit Seidenglanz	Pref E Conversion	Yes	Reg S
6/14/2024	125	New Issue	Common	0.00	Yes	Clemens Jaensch	Pref E Conversion	Yes	Reg S
6/14/2024	200	New Issue	Common	0.00	Yes	Curd Ornig	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Detlef Kück	Pref E Conversion	Yes	Reg S
6/14/2024	2,766	New Issue	Common	0.00	Yes	Dieter Beck	Pref E Conversion	Yes	Reg S
6/14/2024	285	New Issue	Common	0.00	Yes	Dieter Schneider	Pref E Conversion	Yes	Reg S
6/14/2024	384	New Issue	Common	0.00	Yes	Dr. Harm Ohlmeier	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Frank Lintgen	Pref E Conversion	Yes	Reg S
6/14/2024	96	New Issue	Common	0.00	Yes	Franz-Gerog Baaden	Pref E Conversion	Yes	Reg S
6/14/2024	1,250	New Issue	Common	0.00	Yes	Gerd Pfeffer	Pref E Conversion	Yes	Reg S
6/14/2024	81	New Issue	Common	0.00	Yes	Gerd Plieskat	Pref E Conversion	Yes	Reg S
6/14/2024	39	New Issue	Common	0.00	Yes	Hans Angerer	Pref E Conversion	Yes	Reg S
6/14/2024	626	New Issue	Common	0.00	Yes	Hans-Bodo Steinmann	Pref E Conversion	Yes	Reg S
6/14/2024	438	New Issue	Common	0.00	Yes	Harald Rohrs	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Held Milan	Pref E Conversion	Yes	Reg S
6/14/2024	39	New Issue	Common	0.00	Yes	Herman Schoepf	Pref E Conversion	Yes	Reg S
6/14/2024	452	New Issue	Common	0.00	Yes	Inge Lehmann	Pref E Conversion	Yes	Reg S

6/14/2024	188	New Issue	Common	0.00	Yes	Ingrid Wallisch	Pref E Conversion	Yes	Reg S
6/14/2024	350	New Issue	Common	0.00	Yes	Jacob Abraham	Pref E Conversion	Yes	Reg S
6/14/2024	268	New Issue	Common	0.00	Yes	Jochen Bruckner	Pref E Conversion	Yes	Reg S
6/14/2024	479	New Issue	Common	0.00	Yes	Jörg GF Schmalhorst	Pref E Conversion	Yes	Reg S
6/14/2024	833	New Issue	Common	0.00	Yes	Jorg Tolke	Pref E Conversion	Yes	Reg S
6/14/2024	125	New Issue	Common	0.00	Yes	Jürgen Hanisch	Pref E Conversion	Yes	Reg S
6/14/2024	625	New Issue	Common	0.00	Yes	Jürgen Kauth	Pref E Conversion	Yes	Reg S
6/14/2024	4,900	New Issue	Common	0.00	Yes	Karl-Heinz Stanelle	Pref E Conversion	Yes	Reg S
6/14/2024	29,072	New Issue	Common	0.00	Yes	Kiene Wilfried	Pref E Conversion	Yes	Reg S
6/14/2024	75	New Issue	Common	0.00	Yes	Klaus Hohlweg	Pref E Conversion	Yes	Reg S
6/14/2024	1,111	New Issue	Common	0.00	Yes	Klopf Gottfried	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Tibor Košík	Pref E Conversion	Yes	Reg S
6/14/2024	384	New Issue	Common	0.00	Yes	Kretz Gilbert	Pref E Conversion	Yes	Reg S
6/14/2024	839	New Issue	Common	0.00	Yes	Manfred Runge	Pref E Conversion	Yes	Reg S
6/14/2024	1,125	New Issue	Common	0.00	Yes	Mathias Kloth	Pref E Conversion	Yes	Reg S
6/14/2024	6,250	New Issue	Common	0.00	Yes	Michael Sommerhage	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Miroslav V Jagerčík	Pref E Conversion	Yes	Reg S
6/14/2024	750	New Issue	Common	0.00	Yes	Peter Schmidt zur Nedden	Pref E Conversion	Yes	Reg S
6/14/2024	8,917	New Issue	Common	0.00	Yes	Philipp Hermann	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Pursa Vojtech	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Rainer Schlothauer	Pref E Conversion	Yes	Reg S
6/14/2024	250	New Issue	Common	0.00	Yes	Rauscher Anton	Pref E Conversion	Yes	Reg S
6/14/2024	584	New Issue	Common	0.00	Yes	Reinhold Neskudla	Pref E Conversion	Yes	Reg S
6/14/2024	75	New Issue	Common	0.00	Yes	Rene Faak	Pref E Conversion	Yes	Reg S
6/14/2024	246	New Issue	Common	0.00	Yes	Roger Meier	Pref E Conversion	Yes	Reg S
6/14/2024	1,384	New Issue	Common	0.00	Yes	Ronni Detert	Pref E Conversion	Yes	Reg S
6/14/2024	115	New Issue	Common	0.00	Yes	Rüdiger Klaas	Pref E Conversion	Yes	Reg S
6/14/2024	385	New Issue	Common	0.00	Yes	Rudolf Walldorf	Pref E Conversion	Yes	Reg S
6/14/2024	1,449	New Issue	Common	0.00	Yes	Thomas Abmann	Pref E Conversion	Yes	Reg S
6/14/2024	594	New Issue	Common	0.00	Yes	Torben Kuhlmann	Pref E Conversion	Yes	Reg S

6/14/2024	455	New Issue	Common	0.00	Yes	Torsten Müller	Pref E Conversion	Yes	Reg S
6/14/2024	279	New Issue	Common	0.00	Yes	Uwe Küntzel	Pref E Conversion	Yes	Reg S
6/14/2024	150	New Issue	Common	0.00	Yes	Walter Alle	Pref E Conversion	Yes	Reg S
6/14/2024	125	New Issue	Common	0.00	Yes	Wenner Christoph Maximillian	Pref E Conversion	Yes	Reg S
6/14/2024	193	New Issue	Common	0.00	Yes	Wilhelm Kopp	Pref E Conversion	Yes	Reg S
6/14/2024	500	New Issue	Common	0.00	Yes	Willy Kraub	Pref E Conversion	Yes	Reg S

<p>Shares Outstanding at Date of this Report Ending Balances at December 31, 2024 : Common – 27,534,346 shares, as adjusted for reverse stocks split of 1:40 effective January 27, 2025, (subject to rounding up for fractional shares) Series F Preferred Stock – 300,000 shares</p>

B. Promissory and Convertible Notes

The Company does not have any outstanding promissory, convertible notes, convertible debentures, or any other debt instruments that may be converted into a class of the issuer's equity securities:

4) Issuer's Business, Products and Services

Forward-Looking Statements

The information contained herein includes certain "forward-looking" statements within the meaning of Section 27A of the United States Securities Act of 1933, as amended, and Section 21E of the United States Securities Exchange Act of 1934, as amended. You can identify these and other forward-looking statements by the use of words such as "anticipates," "expects," "intends," "plans," "predicts," "believes," "seeks," "estimates," "may," "might," "will," "should," "would," "could," "potential," "future," "continue," "ongoing," "forecast," "project," "target" or similar expressions, and variations or negatives of these words. You should not place undue reliance on these forward-looking statements, which apply only as of the date of this report. These forward-looking statements are subject to certain risks and uncertainties that could cause actual results to differ materially from historical results or our predictions. Although we believe the expectations reflected in these forward-looking statements are reasonable, such expectations cannot guarantee future results, levels of activity, performance, or achievements. Forward-looking statements included in this report and all subsequent written or oral forward-looking statements attributable to us or persons acting on our behalf are expressly qualified in their entirety by these cautionary statements. The forward-looking statements speak only as of the date made, other than as required by law, and we undertake no obligation to publicly update or revise any forward-looking statements, whether because of new information, future events or otherwise.

A. Summary of our business operations

Our operations are coordinated from our premises at Umlandstrasse 165/166, Berlin 10719, Federal Republic of Germany (please see also 6) below). We have an employee complement of five, including the Director and Officers named and described in these statements under 7) below.

B. Our subsidiaries, parent company, or affiliated companies.

FF24 Ventures GmbH ("ff24pay.com")

FF24 Merchant Services GmbH ("ff24payments.com")
OK.de Services Inc. and OK.de Services GmbH ("OK.de").

C. Our principal products or services.

FF24 Merchant Services GmbH and FF24 Ventures GmbH, collectively referred to as the "FinTech companies," operate ff24payments.com—a contemporary, scalable real-time payment platform designed to adapt and expand alongside businesses. The platform offers innovative solutions suitable for both one-time purchases and recurring bookings, catering to a diverse range of online retailers. It specifically targets both large and small businesses, as well as operators of the increasing number of websites relying on "freemium" models for revenue.

The platform currently supports major payment methods, including MasterCard, VISA, SEPA, SOFORT (Sofortüberweisung), and PayPal. Initially focused on marketing and integration with German online shops for 2023, the companies plan to extend their services to the broader European Union in 2024. However, expansion into the USA and Asia is not anticipated in the near future.

If your company does business with international customers or you are looking to expand into new markets, ff24.Payments can help you provide real-time processing and settlement services for payments in the main currencies



ff24.Payments offers a flexible payment platform to help you with your online venture. Process all popular payment methods with just one partner instead of installing a multitude of "payment plugins".

ff24.Payments secure processing - 24/7

Grow and expand globally and increase your sales conversions in other countries by offering your customers their preferred local payment options.

Accept the most widely used card types from customers around the world.

ff24pay.com provides comprehensive banking and instant transfer solutions across a diverse range of major global currencies. Initially focused on individuals and small to medium-sized enterprises (SMEs) utilizing Euros (EUR) as their primary currency, there are plans to extend services to include the British Pound in the future. The platform offers a suite of services for European customers, including IBAN accounts, debit cards, multi-currency processing, SEPA and SWIFT transfers, as well as support for recurring payments.

Accessible applications for both Android and iOS devices will be available for download from the app stores within the target regions of ff24pay.com. Additionally, desktop and laptop versions of the apps will be downloadable to cater to various user preferences. While there is currently no consumer offering specifically tailored for the U.S. market, a version for the U.S. may be introduced at a later date. The existing Android and iPhone apps are readily available for download in the current target regions, offering flexibility for users. Furthermore, desktop and laptop versions, potentially more suitable for SME business users, will also be accessible for download.

Railsr Application: On February 9, 2023, the Bank of Lithuania, acting as the regulator for Railsr, temporarily prohibited the establishment of new business relations with clients. This action was taken in conjunction with an ongoing investigation, requiring Railsr to demonstrate to the regulator's satisfaction a sufficient level of oversight, monitoring, and control regarding both new and existing customers. Railsr has ceased billing the Company's account, prompting the Company to explore alternative strategies to overcome this setback, anticipated to have a lasting negative impact on Railsr.

OK.de Services GmbH, doing business under OK.de, is the home to the OK.de mobile 'free-mailer' email service and an end-to-end secure, encrypted instant messaging platform that captured the attention of the parent holding investment team in Berlin. OK.de offers a range of free services, including a news portal and a comparison portal. The platform aims to build an active user interface connecting people worldwide on a single platform.

With OK.secure, OK.de Services GmbH has introduced a completely free and highly secure Messenger Service (IM) to the market, ensuring private and secure messaging with military-grade encryption. Utilizing blockchain technology for end-to-end encryption, OK.secure provides secure communication through chat, video calls, and cloud storage.

Currently catering to approximately 2.3 million users of its email service, OK.de primarily targets the domestic German consumer market. The OK.de IM app, benefiting from military-grade encryption software described as 'exceptionally robust' by Armin Dartsch, the Director at FFPP and non-executive Chairman of parent holding company Fast Finance 24 Holding AG, mirrors the performance and confidentiality features of the popular Signal IM app. The IM app aligns with FFPP's focus on the growing FinTech segment.

OK.de and FFPP are collaborating with their software development partner to introduce functionalities not yet considered 'standard fare' in the realm of IM apps. This includes a uniquely secure mobile cryptocurrency wallet allowing users to switch between different leading crypto-coins and between crypto- and major fiat currencies within the app. Additionally, the app enables secure peer-to-peer cryptocurrency transfers through simple means such as instant messaging. The new Crypto Version was launched in the fourth quarter of 2023.

Quarter Developments

On August 27, 2024, Rahul Mital resigned as President of Fast Finance Pay Corp and his role was taken over by Ole Jensen who became Fast Finance Pay Corp.'s Chairman, Chief Executive Officer and President.

Fast Finance Pay Corp continued with its soft launch of DigiClerk.com during 2024. The platform specializes in Artificial Intelligence (AI)-powered document processing tailored for Certified Public Accountants and Real Estate Investment Trusts. DigiClerk aims to enhance brand visibility and attract potential customers through diverse online marketing channels. This includes employing

search engine optimization (SEO) strategies to improve website rankings, targeted online advertising campaigns for specific industry segments, and content marketing to showcase DigiClerk's expertise and offer valuable insights to the REIT and CPA communities. Social media platforms will play a key role in engaging with the target audience and disseminating informative content.

Not only is DigiClerk affordable, but its user-friendly interface provides an efficient avenue for financial experts. Navigating through extensive documents becomes effortless with DigiClerk's advanced machine learning. This automation enhances productivity by simplifying data extraction. Financial professionals can now easily interact with concealed data in documents, boosting decision-making and regulatory compliance. Tailored specifically for finance, DigiClerk reduces complexities while delivering comprehensive document processing. Embrace our affordable AI and harness the advantages of a modern, data-driven environment. Elevate your financial operations with DigiClerk and achieve unprecedented success.

DigiClerk plans to conduct webinars and seminars targeting REITs and CPA firms, addressing their challenges and presenting solutions. Participants will have the opportunity to interact with DigiClerk experts, seek answers to their queries, and gain insights into optimizing cost tracking, data extraction, invoice processing, and financial statement preparation. Additionally, DigiClerk will organize breakfast meets and focused group meetings tailored for CPA firms and REITs, fostering deeper engagement and addressing their unique needs. These interactive sessions will provide a platform for networking, idea exchange, and exploration of how DigiClerk can efficiently streamline operations and maximize efficiency.

A pivotal moment transpired in 2022, as OK.de Services GmbH forged an exclusive contract with a Gibraltar corporation, bestowing upon OK.de the sole rights to acquire the source code of the ok.secure software. This strategic move culminated in the complete acquisition of the software during the fourth quarter of 2023.

5) Issuer's Facilities

Our primary parent company, Fast Finance 24 Holding AG, provides office space at arm's length remuneration within its headquarters facility located in Berlin, Federal Republic of Germany. We maintain our headquarters office in property owned/leased by our directors, Rahul Mital, under a lease/sublease for \$1,200 per month.

6) Officers, Directors, and Control Persons

Individual Name or Entity Name (Include names of control person(s) if a corporate entity)	Position/ Company Affiliation (ex: CEO, 5% Control person)	Residential Address (City / State Only)	Number of Common Shares Owned (undiluted)	Number of Preferred Series F Shares Held	% of Common Shares Owned	% of Preferred Series F Owned
Armin Dartsch	Secretary & Director	Berlin, Federal Republic of Germany	0	0	0.00%	0.00%
Fast Finance 24 Holding AG/ Armin Dartsch & Ole Jensen	Mr. Jensen (our CEO) & Mr. Dartsch (our Secretary) are control persons	Berlin, Federal Republic of Germany	13,185,347	0	47.89%	0.00%
Gaetano, LLC	Mr. Jensen (our CEO) & Mr. Dartsch (our Secretary) are control persons	Berlin, Federal Republic of Germany	13,864,072	0	50.35%	0.00%
Ole Jensen	Chairman, Chief Executive Officer and President	Berlin, Federal Republic of Germany	0	0	0.00%	0.00%
Prithwiraj Mukherjee	Owner of more than 5%	India	0	180,000	0.00%	60.00%
Rupesh Chaudhuri	Owner of more than 5%	India	0	120,000	0.00%	40.00%
Sayed Muhammad Iqbal	CFO/ Treasurer	Berlin, Federal Republic of Germany	0	0	0.00%	0.00%

OLE JENSEN is our Chairman, CEO and President, beginning August 2024. His Employment history is:

- a) As CEO, Ole has spearheaded the launch of numerous ventures over the past 30 years, including a German retail chain, European online retail shops and platforms, a furniture e-commerce platform, online financial services, a communication and advertising portal, and various mobile applications.
- b) With over 31 years of experience in managing and operating high-level business networks, Ole has spent the past 23 years as a business founder and advisor. Leveraging his extensive expertise in retail and e-commerce, he has played an active role in scaling online businesses globally. As a founder, mentor, and motivator, he has provided strategic guidance to operating companies in product management and purchasing across Europe and the U.S.
- c) A highly skilled financial analyst, Ole has been instrumental in the success of several startups and mid-cap companies, including mergers and IPOs across Europe.

ARMIN DARTSCH is our Secretary and Director, beginning June 2022. His Employment history is:

- a) Armin studied law at the Christian-Albrechts University of Kiel and Humboldt University of Berlin. After passing his second state examination, he was admitted to the bar in 2006 and began his legal career as a staff attorney at a boutique law firm specializing in copyright and art law.

- b) In 2007, Armin established his own independent practice, focusing on national and international tax and corporate law, as well as intellectual property law. He has advised both companies — particularly in the e-commerce sector — and individuals across Germany, the EU, the US, and Hong Kong.
- c) Beyond his legal career, Armin Dartsch has served as managing director of several companies in Germany and the UK since 2009. He currently serves as the Chairman of the Supervisory Board at Fast Finance 24 Holding AG, a publicly listed company in Germany.

RAHUL MITAL is our Director, beginning December 2023. Mr. Mital was previously our president beginning December 2023 to August 2024. His employment history is:

- a) Rahul Mital has over 30 years extensive experience in the realms of Music Publishing, Accounting/Finance, systems design, conversion and implementation. He is a team player with strong interpersonal communication skills, and the demonstrated ability to supervise, manage, and effectively interact with all levels of management. He has a track record of managing and delivering projects.
- b) After completing his studies in Business Administration and Management at Pace University, he assumed management positions in accounting and specialized in enhancing software solutions. As a software specialist and license fee manager, he has developed and implemented numerous solutions to increase efficiency.
- c) Rahul Mital is a strategic thinker with outstanding contract management skills and an excellent ability to manage relationships with stakeholders, including investors, regulators and partners. His many years of experience in adapting new technologies and trends in the fintech industry as well as his expertise in identifying profitable business opportunities are a valuable asset to Fast Finance Pay Corp.

SAYED MUHAMMAD IQBAL is our Chief Accountant/Treasurer, beginning June 2022. His employment history is:

- d) Fast Finance 24 Holding AG, Accounting Manager (June 2020 to Present). Conducting cash flow analysis and summarizing reports related to cash in-flow and cash out-flow. Responsible for proposing overall budget, delivering monthly revenue forecasts. Assisting managers to process Balance Sheet, Profit/Loss statements (IFRS & GAAP) and other financial statements as required. Analyzed Profit/Loss statements such as revenues, cost of sales, expenses, EBIT and operating margin to determine the company's financial position.
- e) MyStylo GbR, Junior Manager Business Development (December 2018 to May 2020). Created different Cost/Profit centers in company's accounting software. Allocation of company's bank transactions to the respective Cost/Profit centers. Responsible for bookkeeping for Accounting and Finance Dept. Planning and overseeing new marketing initiatives.

7) Legal/Disciplinary History

- A. None of the persons named above as directors and officers, and to the best of their knowledge, and other named persons have, in the past 10 years, been the subject of:

1. Been the subject of an indictment or conviction in a criminal proceeding or plea agreement or named as a defendant in a pending criminal proceeding (excluding minor traffic violations);
 2. Been the subject of the entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, financial- or investment-related, insurance or banking activities;
 3. Been the subject of a finding, disciplinary order or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, a state securities regulator of a violation of federal or state securities or commodities law, or a foreign regulatory body or court, which finding or judgment has not been reversed, suspended, or vacated;
 4. Named as a defendant or a respondent in a regulatory complaint or proceeding that could result in a "yes" answer to part 3 above; or
 5. Been the subject of an order by a self-regulatory organization that permanently or temporarily barred, suspended, or otherwise limited such person's involvement in any type of business or securities activities.
 6. Been the subject of a U.S Postal Service false representation order, or a temporary restraining order, or preliminary injunction with respect to conduct alleged to have violated the false representation statute that applies to U.S mail.
- B.** Neither company nor its subsidiaries are engaged in any material pending legal proceedings, other than ordinary routine litigation incidental to the business, to which the issuer or any of its subsidiaries is a party to or of which any of their property is the subject.

8) Third Party Service Providers

Securities Counsel

Name: Ellenoff Grossman & Schole LLP
Address: 1345 Avenue of the Americas
New York, NY 10105
Phone: (212) 370-1300
Email: ellenoff@egsllp.com

Accountant or Auditor

Name: Christian Geuyen
Firm: Steuerbord Steuerberatungsgesellschaft mbH
Address: Hohenzollernstraße 132
41061 Mönchengladbach, Germany
Phone: +49 2161 948 889-0
Email: info@steuer-bord.de

Investor Relations

Name: Barwicki Investor Relations Inc.
Address: 30 Wall Street, 8 FL
New York, NY 10005
Phone: (516) 662-9461
Email: andrew@barwicki.com

All other means of Investor Communication: None

9) Disclosure & Financial Information

A. This Disclosure Statement was prepared by (name of individual):

Name: Armin Dartsch
Title: Corporate Secretary
Relationship to Issuer: Corporate Secretary

B. The following financial statements were prepared in accordance with:

- IFRS
- U.S. GAAP

C. The following financial statements were prepared by (name of individual):

Name: Sayed Muhammad Iqbal
Title: Chief Accountant/Treasurer and Principal Financial Officer
Relationship to Issuer: Chief Accountant/Treasurer and Principal Financial Officer

Mr. Muhammad Iqbal joined FF24 Holding early in 2020 as Finance Manager and is responsible for all the company's financial operations, including financial controls, compliance and capital account/corporate financing activities. His education includes a bachelor's degree in business administration from the University of Arid, Pakistan, in 2012, and a master's degree in international business from Hochschule für Technik und Wirtschaft Berlin - University of Applied Sciences in 2017. Prior to joining FF24 Holding, Mr. Muhammad Iqbal was Accounting Manager for an international logistics company. He began his career as a graduate intern in the Arabian Gulf region at Al-Khaliji Commercial Bank in Doha, State of Qatar, where he focused on financial reporting, budget analysis and cashflow forecasting.

Index to Financial Statements

- a. Balance Sheet;
- b. Statement of Income;
- c. Statement of Cash Flows;
- d. Statement of Retained Earnings (Statement of Changes in Stockholders' Equity)
- e. Financial Notes

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FAST FINANCE PAY CORP.
CONSOLIDATED. BALANCE SHEETS
(UNAUDITED) In US Dollars

	12/31/2024	12/31/2023
ASSETS		
Current Assets		
Cash	\$ 422,174	\$ 170,089
Trade receivables	2,169,583	949,726
Affiliated companies receivable	451,964	486,992
Prepaid sales taxes	35,988	23,088
Prepaid expenses	4,462	-
Total current assets	3,084,171	1,629,895
Other Assets		
Capitalized software	3,795,823	4,154,723
Property, plant and equipment (net of allowance of \$317,777 and \$174,810, respectively)	22,288	41,487
Investment in joint venture	1,575,000	1,575,000
Goodwill	3,962,861	3,962,861
Total fixed and other assets	9,355,972	9,734,071
TOTAL ASSETS	\$ 12,440,143	\$ 11,363,966
LIABILITIES AND SHAREHOLDERS' EQUITY		
Current liabilities		
Other provisions	\$ 21,958	\$ 71,119
Taxes payable	-	1,734
Trade payables	1,103,475	963,525
Liability for unissued shares	105,544	119,787
Bank loan (short-term)	124,872	-
Total current liabilities	1,355,849	1,156,165
Bank loan	360,187	-
Long-term intercompany payable	3,433,980	3,652,503
Total long-term liabilities	3,794,167	3,652,503
Total liabilities	5,150,016	4,808,668
SHAREHOLDERS' EQUITY		
Series D Preferred Stock; par value \$0.0001; authorized 100,000 shares; as of December 31, 2024 and December 31, 2023, there are 0 and 95,973 outstanding, respectively	-	10
Series E Preferred Stock; par value \$0.0001; authorized 4,000,000 shares; as of December 31, 2024, and December 31, 2023, there are 0 and 3,676,031 outstanding, respectively	-	368
Series F Preferred Stock; par value \$0.0001; authorized 300,000 shares; as of December 31, 2024, and December 31, 2023, there are 300,000 and 300,000 outstanding, respectively	30	30
Undesignated Preferred Stock; par value \$0.0001; authorized 5,600,000 shares; as of December 31, 2024, and December 31, 2023, there are 0 and 0 outstanding, respectively	-	-
Common Stock; par value \$0.0001; 1,990,000,000 shares authorized; as of December 31, 2024, and December 31, 2023, there are 27,534,420 and 394,619 shares outstanding, respectively	2,753	40
Additional paid-in capital	7,376,154	7,133,604
Accumulated other comprehensive income	(12,709)	65,710
Accumulated deficit	(76,101)	(644,464)
Total shareholders' equity	7,290,127	6,555,298
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	\$ 12,440,143	\$ 11,363,966

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORP.
CONSOLIDATED STATEMENTS OF OPERATIONS
(UNAUDITED) In US Dollars

	Year to date	
	2024	2023
Revenue		
Sales and other operating revenues	\$ 10,433,549	\$ 4,519,496
Cost of Services	(5,880,825)	(2,654,785)
Gross Profit	4,552,724	1,864,711
Operating Expenses		
General and administrative expenses (difference p	3,816,881	1,469,540
Stock based compensation	-	-
Depreciation	142,967	128,315
Total Operating Expenses	3,959,848	1,597,855
Operating Income/(Loss)	592,876	266,856
Other Income (Expense)		
Gain (loss) from Continuing Operations	563,456	266,445
Provision (benefit from) for taxes	(4,907)	21,889
Net Gain/(Loss) Applicable to Common Shares	\$ 568,363	\$ 244,556
Gain/(loss) per share		
Basic	\$ 0.04	\$ 0.86
Diluted	\$ 0.00	\$ 0.00
Shares used in computing net gain/loss per share:		
Basic	16,026,140	285,598
Diluted	568,329,974	1,286,395,657

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORP.
CONSOLIDATED STATEMENTS OF CASH FLOWS
(UNAUDITED) In US Dollars

	Year to date	
	2024	2023
Cash Flows From Operating Activities		
Net income	\$ 568,363	\$ 244,556
Depreciation	142,967	128,315
Adjustments to reconcile net loss to net cash provided by operating activities.		
(Increase) decrease prepaid sales taxes	(4,462)	(6,120)
(Increase) decrease prepaid expenses	(12,900)	-
(Increase) decrease trade receivables	(1,219,857)	455,750
(Increase) decrease miscellaneous receivable	-	24,014
(Increase) decrease affiliated companies receivable	35,028	(302,549)
Increase (decrease) other provisions	(49,161)	13,268
Increase (decrease) taxes payable	(1,734)	(1,320)
Increase (decrease) trade payable	139,950	(461,834)
Increase (decrease) unissued shares payable	(14,243)	119,787
Net cash provided (used) in operating activities	<u>(416,049)</u>	<u>213,867</u>
Cash Flows from Financing Activities		
Share issuance	244,885	388,488
Increase (decrease) bank loan (short-term)	124,872	-
Increase (decrease) bank loan	360,187	(78,623)
Long-term intercompany payable	(218,523)	454,278
Net cash provided (used) by Financing activities	<u>511,421</u>	<u>764,143</u>
Cash Flows from Investing Activities		
(Purchase) disposal of equipment and software (net)	235,132	(925,393)
Net cash provided (used) by Investing activities	<u>235,132</u>	<u>(925,393)</u>
NET CHANGE IN CASH	<u>330,504</u>	<u>52,617</u>
Effect of exchange rate changes on cash	(78,419)	72,408
Cash at beginning of period	170,089	45,064
Net cash at end of period	<u>\$ 422,174</u>	<u>\$ 170,089</u>
SUPPLEMENTAL CASH FLOW INFORMATION		
Cash paid for income taxes	0	0
Cash paid for interest	0	0
NON CASH FINANCING AND INVESTING ACTIVITY		
Common stock issued for debt	0	0

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORP.
CONSOLIDATED STATEMENT OF SHAREHOLDERS' EQUITY
(UNAUDITED) In US Dollars

	<u>Common</u>	<u>Preferred</u>	<u>Common</u>	<u>Preferred</u>	<u>Capital</u>	<u>Translation</u>	<u>Earnings</u>	<u>Equity</u>
Balance, December 31, 2022	213,266	4,036,179	\$ 21	\$ 404	\$ 5,170,139	\$ (6,697)	\$ (889,020)	\$ 4,274,847
Share issuances & cancelation	165,099	(264,175)	17	(26)	9	-	-	-
Regulation S sale to foreign investors	16,252	-	2	-	388,486	-	-	388,488
Shares issued for DigiClerk.com software	-	300,000	-	30	1,574,970	-	-	1,575,000
Net income/(Loss)	-	-	-	-	-	72,407	244,556	316,963
Balance, December 31, 2023	394,617	4,072,004	\$ 40	\$ 408	\$ 7,133,604	\$ 65,710	\$ (644,464)	\$ 6,555,298
Share issuances & cancelation	27,139,803	(3,772,004)	2,713	(378)	242,550	-	-	244,885
Net income/(Loss)	-	-	-	-	-	(78,419)	568,363	489,944
Balance, December 31, 2024	27,534,420	300,000	\$ 2,753	\$ 30	\$ 7,376,154	\$ (12,709)	\$ (76,101)	\$ 7,290,127

The accompanying notes are an integral part of these consolidated financial statements

FAST FINANCE PAY CORP

Notes to Consolidated Financial Statements at and for the Period Ended December 31, 2024

NOTE 1 – ORGANIZATION AND BASIS OF PRESENTATION

The Corporation was formed on December 29, 2008, in the State of Nevada for the purpose of acquiring Xuan Wu International Group, Inc., a Chinese corporation engaged in quarry operations. The Corporation changed its name to Standard Vape Corporation on October 15, 2019, and to Fast Finance Pay Corp. on October 29, 2021. On December 31, 2017, the Corporation acquired The Standard Tobacco Company of Pennsylvania, Inc. (“Standard”), a Nevada corporation engaged in trademark licensing of trademarks acquired for formulations of tobacco that mimic the classic British brands which trademarks had been acquired by Standard. On the same date, the Corporation agreed to return all shares of Xuan Wu International Group, Inc. to its original shareholders. In April 2020, the Corporation formed Neo Virucide, Inc., a Wyoming corporation, as a wholly owned subsidiary, which entered into license and product development agreement with a related party, for NanoNOx™, a proprietary nanoparticle designed to deliver nitric oxide upon being inhaled. In February 2021, the Corporation terminated its involvement with NanoNOx™ due to a failure to fund and other issues. On March 15, 2021 the Company acquired two subsidiaries of FF24 Holding AG. The two subsidiaries are engaged in the FinTech space: FF24 Merchant Services GmbH (“ff24payments.com”) and FF24 Ventures GmbH (“ff24pay.com”). Further information on the businesses being acquired by FFPP is given below. On November 8, 2022, the Company acquired a German secure email service with 2.3 million users called OK.de Services GmbH (formerly named OK.de).

On May 4, 2023, FINRA announced a reverse stock split of 1 new share for each 25 existing issued and outstanding shares. The Company in May 2023 filed a prospectus to sell up to 20,000,000 Regulation S shares to non-US investors (accredited or unaccredited) exclusively outside of the United States. These Reg S shares have not been registered with the SEC and carry a restricted legend on them.

On October 16, 2023, the Company entered into a joint venture with DigiClerk.com and issued 300,000 Series F Preferred shares for certain intellectual property.

The Company, as of December 31, 2024, received a total of \$105,544 in Regulation S share proceeds, but the transfer agent has yet to issue share certificates to investors. The Company recorded a liability for unissued shares on its balance sheet. These shares were issued by the transfer agent in January 2025.

During the second quarter of 2024, holders of Series D Preferred and Series E Preferred elected to convert their holdings into common shares.

Effective January 27, 2025, FINRA announced a reverse stock split of 1 new share for each 40 existing issued and outstanding shares. Although this was a subsequent event, the Company adjusted share balances to reflect the reverse stock split.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The accompanying unaudited financial statements have been prepared in accordance with accounting principles generally accepted in The United States of America and the rules and regulations of the Securities and Exchange Commission (“SEC”).

Use of Estimates

The preparation of condensed consolidated financial statements in conformity with U.S. generally accepted accounting principles (“GAAP”) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the condensed consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. On an ongoing basis, we evaluate our estimates, including those related to provisions for transaction and credit losses, loss contingencies, income taxes, revenue recognition, and the valuation of goodwill and intangible assets. We base our estimates on historical experience and various other assumptions which we believe to be reasonable under the circumstances.

Cash

Cash and cash equivalents consist of cash in banks and bank deposits. The Company considers all highly liquid instruments purchased with an original maturity of three months or less when purchased as cash equivalents. The Company had cash of \$422,174 on December 31, 2024, and \$170,089 on December 31, 2023.

Revenue Recognition

Revenue is recognized in accordance with SEC Staff Accounting Bulletin No. 104, “Revenue Recognition in Financial Statements”. The Company recognizes revenue when the significant risks and rewards of ownership have been transferred to the customer pursuant to applicable laws and a regulation, including factors such as when there is evidence of a sale arrangement, delivery has occurred, or service has been rendered, the price to the buyer is fixed or determinable, and collectability is reasonably assured.

The Company enters into service agreements with clients that include anywhere from one service to a full suite of services. The Company’s agreements vary in duration. The performance obligations in the agreements are generally combined into one performance obligation, as they are considered a series of distinct services, and are satisfied over time because the client simultaneously receives and consumes the benefits provided as the Company performs the services. The Company uses the output method to recognize revenue, as the value to the client of the goods or services transferred to date appropriately depicts our performance towards complete satisfaction of the performance obligation. The fees are typically billed in the period in which services are performed.

Net Income or (Loss) Per Share of Common Stock

Basic and diluted loss per common share is based upon the weighted average number of common shares outstanding during the period computed under the provisions of Accounting Standards Codification subtopic 260-10, Earnings per Share (“ASC 260-10”). Diluted income (loss) per share includes the dilutive effects of common stock equivalents on an “as if converted” basis.

Goodwill

Goodwill is the purchase consideration of an acquired business in excess of the aggregate fair value of the identified net assets acquired. The Company allocates goodwill to the reporting unit(s) (generally defined as an operating segment or one level below an operating segment for which financial information is available and reviewed regularly by management) that are expected to benefit from the synergies of the business combination.

The goodwill of each reporting unit is reviewed for impairment annually or whenever events or circumstances indicate that it is more likely than not that the estimated fair value of a reporting unit is below its carrying value. Our annual impairment testing is completed in the fourth quarter. Impairment exists whenever the carrying value of goodwill exceeds its estimated fair value. Adverse changes in impairment indicators such as lower than forecast financial performance, increased competition, increased regulatory oversight, or unplanned changes in operations could result in impairment.

Intangible assets with a defined life are amortized over their useful lives in a manner that best reflects their economic benefit, which may include straight-line or accelerated methods of amortization. Intangible assets are reviewed for impairment quarterly and whenever events or changes in circumstances indicate that the carrying amount of such assets may not be recoverable and its carrying amount exceeds its fair value. The Company does not have indefinite-lived intangible assets other than goodwill.

Intangible Assets

Intangible assets are stated at the lesser of cost or fair value less accumulated amortization.

Fixed Assets

Property, plant and equipment and rental equipment are stated at cost and depreciated principally using the straight-line method over their estimated useful lives, which are 50 years for buildings, 10 to 20 years for building improvements, up to 3 years for internal use software development costs, 3 to 12 years for machinery and equipment and 4 to 6 years for rental equipment. Major improvements that add to the productive capacity or extend the life of an asset are capitalized while repairs and maintenance are charged to expense. Leasehold improvements are amortized over the shorter of their estimated useful life or the remaining lease term. Fully depreciated assets are retained in fixed assets and accumulated depreciation until they are removed from service. Depreciation expense was \$142,967 and \$128,315 for the periods ended December 31, 2024, and 2023, respectively.

Bank Loan

The Company's OK.de Services GmbH unit has a 6.5% bank loan due December 31, 2030, with Berliner Volksbank. The Company paid \$29,420 in interest for the period ending December 31, 2024 and \$411 for the period during December 31, 2023.

Foreign Currency Translation

Assets and liabilities of the Company's German operations are translated from Euros (the functional currency) into U.S. dollars (the reporting currency) at period-end exchange rates; equity transactions are translated at historical rates; and income and expenses are translated at weighted average exchange rates for the period. Net foreign currency exchange gains or losses resulting from such translations are excluded from the results of operations but are included in other comprehensive income and accumulated in a separate component of stockholders' deficit.

Income Taxes

Income taxes are accounted for using the liability method which requires the recognition of income taxes payable or refundable for the current year and deferred tax liabilities and assets for the future consequences of events that have been recognized in the Company's financial statements or tax returns. Under this method, tax liabilities and assets are determined based on the temporary differences between the financial statement carrying amounts and tax bases of assets and liabilities using enacted tax rates in effect in the years in which the differences are expected to reverse. A

valuation allowance is recorded to reduce deferred income tax assets recognized by the amount of any deferred income tax benefits that, based on available evidence, could be realized in future tax years.

Fair Value of Instruments

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. Valuation techniques used to measure fair value must maximize the use of observable inputs and minimize the use of unobservable inputs. A fair value hierarchy has been established based on three levels of inputs, of which the first two are considered observable and the last unobservable.

- Level 1 - Quoted prices in active markets for identical assets or liabilities. These are typically obtained from real-time quotes for transactions in active exchange markets involving identical assets or liabilities.
- Level 2 - Inputs, other than quoted prices included within Level 1, which are observable for the asset or liability, either directly or indirectly. These are typically obtained from readily-available pricing sources for comparable instruments.
- Level 3 - Unobservable inputs, where there is little or no market activity for the asset or liability. These inputs reflect the reporting entity's own assumptions of the data that market participants would use in pricing the asset or liability, based on the best information available in the circumstances.

Affiliated companies receivable (net)

The Company does business with various companies affiliated with our majority shareholder that may result in short-term balances. There is no interest charged on these amounts outstanding and there are no definite terms to the repayment of these amounts and there is no interest charged.

Long-term Intercompany Payable

One of the Company's subsidiaries, OK.de GmbH, owes €3,000,000 to a related entity called FF24 Ltd of Malta, which is now known as Caetano Ventures Ltd (Malta), for the acquisition the web portal, ok.de, and all the related assets associated with it. Ok.de GmbH also owes EUR to a second related company from 2023. This amount is non-interest bearing.

Recently Issued Accounting Pronouncements

None that are applicable in fiscal 2024 to company operations.

NOTE 3 - GOING CONCERN

Under ASC 205-40, we have the responsibility to evaluate whether conditions and/or events raise substantial doubt about our ability to meet our future financial obligations as they become due within one year after the date that the financial statements are issued. As required by this standard, our evaluation shall initially not take into consideration the potential mitigating effects of our plans that have not been fully implemented as of the date the financial statements are issued.

In performing the first step of this assessment, we concluded that the following conditions raise substantial doubt about our ability to meet our financial obligations as they become due. We have a history of net losses for the period ended December 31, 2024 ; we had a cumulative net loss of \$76,101. For the period ended December 31, 2024, we had a working capital of \$1,728,322. We expect to continue to create limited working capital until such time as our operating segments generate sufficient cash to finance our operations and any debt service requirements.

In performing the second step of this assessment, we are required to evaluate whether our plans to mitigate the conditions above alleviate the substantial doubt about our ability to meet our obligations as they become due within one year after the date that the financial statements are issued. Our future plans include securing additional funding sources that may entail establishing corporate partnerships, establishing licensing revenue agreements, issuing additional convertible debentures or issuing public or private equity securities, including selling common stock through an at-the-market facility (ATM).

There is no assurance that sufficient funds required during the next year or thereafter will be generated from operations or that funds will be available through external sources. The lack of additional capital resulting from the inability to generate cash flow from operations or to raise capital from external sources would force the Company to substantially curtail or cease operations and would, therefore, have a material effect on the business. Furthermore, there can be no assurance that any such required funds, if available, will be available on attractive terms or they will not have a significant dilutive effect on the Company's existing shareholders.

The accompanying consolidated financial statements have been prepared on a going-concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying consolidated financial statements do not include any adjustments to reflect the possible future effects on the recoverability and classification of assets or the amounts and classification of liabilities that may result from uncertainty related to our ability to continue as a going concern.

NOTE 4 - PROVISION FOR INCOME TAXES

The Company files income tax returns in the United States federal jurisdiction and certain state jurisdictions. We did not provide any current or deferred U.S. Federal Income Tax provision or benefit for any of the periods presented because we have experienced operating losses since the date of our incorporation; we were, however, (benefit from)/liable for (\$4,907) and \$21,889 in *foreign taxes* for the periods ended December 31, 2024, and December 31, 2023, respectively. Accounting for the Uncertainty in Income Taxes, when it is more likely than not that a tax asset cannot be realized through future income, the Company must allow for this future tax benefit. We provided full valuation allowance on the net deferred asset, consisting of net operating loss carried forwards, because management has determined that it is more likely than not that we will not earn income sufficient to realize the deferred assets during the carry-forward period.

NOTE 5 – JOINT VENTURE INVESTMENT

The Company formed an Indian joint venture called 'DigiClerk' and issued 300,000 Series F Preferred shares with a fair value of \$1,575,000 for permission to use certain intellectual property and software tailored to the financial services sector. This joint venture affords accounting and REIT clients the ability to use artificial intelligence to identify concealed data within documents, boosting decision-making and regulatory compliance. Tailored specifically for finance, DigiClerk reduces complexities while delivering comprehensive document processing. This transaction is treated for balance sheet purposes as an investment.

NOTE 6 – SUBSEQUENT EVENTS

On January 27, 2025, FINRA announced a reverse stock split of 1 share for each 40 existing issued and outstanding shares. The number of common shares we are authorized to issue is not changed by the reverse split, and remains at 1,900,000,000 shares. The number of our issued and outstanding shares reduced to 27,534,346 shares, (subject to rounding up for fractional shares) from 1,101,373,836 shares by the reverse split.

10) Issuer Certification

Principal Executive Officer:

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer (or any other persons with different titles but having the same responsibilities) in each Quarterly Report or Annual Report.

The certifications shall follow the format below:

I, Ole Jensen, certify that:

1. I have reviewed this Disclosure Statement for Fast Finance Pay Corp.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

February 9, 2025

/s/ Ole Jensen

Ole Jensen

Principal Financial Officer:

I, Sayed Muhammad Iqbal, certify that:

1. I have reviewed this disclosure statement for Fast Finance Pay Corp.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

February 9, 2025

/s/ Sayed Muhammad Iqbal

Sayed Muhammad Iqbal

Chief Financial Officer