



INVESTOR OVERVIEW • VERSION 7

Connected business infrastructure. Built to grow.

HalNora and HalNora One: independently governed operations, commerce, workforce, finance, communications and specialized pharmacy technology.

Updated 20 October 2026 | Incorporates post-12 October Floom development and HalNora project discussion records.

This edition positions V21 as **HalNora Dispatch Essentials**. **Dispatch Light** is presented only as a possible future name; HalNora Flex/V22 remains a separate commercial platform.

PRODUCT POSITIONING	COMMERCIAL READINESS	SOURCE COVERAGE
Dispatch Essentials (V21)	Separate operational / development line; current field and release acceptance still needs evidence.	Earlier programme records and product decisions
HalNora Flex (V22)	Published development application; significant acceptance progress, not production-approved.	Direct Floom inspection through 20 October
Connected application suite	12 principal Floom products inspected; gates and availability are product-specific.	Latest Floom notes, build and publish status

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INVESTOR BRIEF / STRATEGIC CASE

01 The investment thesis

HalNora is developing a modular operating ecosystem for businesses that need dependable real-world operations without managing a disconnected stack of dispatch, appointments, commerce, payments, communications, workforce, invoicing and accounting systems. Each product is intended to remain useful individually, with connected workflows offered through permission-scoped contracts rather than a single inseparable application.

Why this market entry is different

- **Operational entry:** dispatch and customer-facing intake provide a real-world foothold. A business can begin with the smaller Dispatch Essentials offering or the broader Flex commercial product, subject to each product's validated scope.
- **Expansion within the same customer:** Booking, Marketplace, POS, Inventory, CRM, HR, Payroll, Payments, Accounting and Communications can add value when their integration contracts and separate release gates pass.
- **Regulated and specialized upside:** pharmacy logistics connectivity and, much later, clinical pharmacy-management workflows provide a possible focused channel, but require external clinical, privacy and licensing validation.
- **White-label and multi-vertical:** common identity, business branding, resources, locations and audit concepts can be reused while the actual courier, taxi, medical-transport, field-service and hospitality screens keep appropriate terminology.

Evidence standard in this briefing

TERM	WHAT IT PROVES
Implemented	A feature or policy exists in inspected source or deployed configuration; not necessarily accepted by a real user.
Automated verified	Specified unit, typecheck, integration or synthetic QA scenarios passed at a named checkpoint.
Field / published QA	A scoped real browser, device, provider or transaction path was exercised; not automatically a general rollout.
Commercially approved	The appropriate release gates, operating controls and explicit owner authorization have been recorded.

These categories are deliberately not interchangeable. The project's progress is engineering evidence, not evidence of existing software revenue, regulated certification or customer-scale adoption.

INVESTOR BRIEF / NAMES AND BOUNDARIES

02 Dispatch product strategy

HalNora Dispatch Essentials – V21

In this report, the V21 product line is called **HalNora Dispatch Essentials**. It represents the narrower courier/driver operational offering and ongoing controlled V21 work. The long-term possibility of branding this line **HalNora Dispatch Light** is a naming/positioning direction only; it is **not** a second product, a completed migration or an approved commercial package.

The development record covers established dispatch/driver workflows, assignment, stops, delivery evidence, customer and merchant records, settlement and staged improvements to route zones, extra stops, scheduling and GPS/presence. Historical Phase 3C tests and an isolated non-portal staging checkpoint are useful, but cannot establish that every enhancement is active in the present user-facing release.

HalNora Flex – V22 commercial Dispatch

Flex is separate: a broader, service-aware platform focused first on Courier, with independently designed Taxi, non-emergency Medical Transport and Field Service extensions. Its implemented capabilities include multi-stop Work, staff/driver binding, assignments, POD, customer forms and tracking, maps, settlement, invoice collection, mobile/realtime workflows and contract-based connections to other HalNora products.

Avoid product confusion

LINE	POSITIONING	RELEASE DISCIPLINE
Dispatch Essentials (V21)	Focused, more accessible courier and delivery operations.	Independent V21 testing, deployment, pricing and support decisions.
Possible "Dispatch Light" name	Future naming for the Essentials line only.	No separate availability or pricing claim.
HalNora Flex (V22)	Expanded commercial and multi-vertical Dispatch foundation.	Its own release gates; success in Essentials does not transfer.

No V21 subscription price or formal Essentials-to-Light renaming date is approved in the records reviewed.

INVESTOR BRIEF / ACCEPTANCE PROGRESS

03 HalNora Flex / V22

Flex is a published Floom application with substantial current engineering acceptance. As of the October 19 checklist, its completed gates included the core Dispatcher→Driver workflow, active integration contracts, geocoding/map provider, authenticated realtime presence, settlement reconciliation, offline reconnect/replay, physical-device POD, transactional email and Web/PWA installation/update. These are narrower than full production certification.

Real hosted payment acceptance — 20 October

A controlled live **PayPal** customer-invoice QA transaction used a CAD 1.00 invoice. Checkout cancellation did not create a false payment; the subsequent successful hosted checkout marked the invoice paid once; a later verified provider webhook replay did not create a duplicate ledger payment. The separate finalized driver settlement remained unchanged. The owner approved marking the payment-provider QA gate Passed, but the note says the gate still awaits the audited UI save and history verification.

Outstanding Flex acceptance requirements

GATE	CURRENT POSITION
Two-business tenant/permission isolation	Pending full Flex authenticated acceptance; separate smaller QA slices are not a substitute.
Android and iOS installs + locked-background GPS	Native packages, real supported devices, background operation and mobile update scenarios remain open.
Native push and direct Dispatch↔Driver PTT	Field delivery and stable two-way integrated communications require further QA.
Clean release and rollback	Atomic switch, restored environment and rollback rehearsal must remain a final release gate.

The latest source checkpoint reports **539/539 automated spec files passing** and a clean TypeScript check for the payment QA work. Release approval is explicitly withheld; a published app or successful \$1 test is not an authorization to solicit production payment traffic.

INVESTOR BRIEF / DEMAND-TO-FULFILLMENT CONTRACTS

04 Marketplace and Booking

Marketplace: commercially separate from Dispatch

Marketplace owns storefronts, merchants, catalogs, checkout, prices, delivery zones, fees and customer payment. Flex owns driver dispatch, route execution and proof. Marketplace requests fulfillment with an immutable pickup/delivery and pricing snapshot; Dispatch does not recalculate merchandise prices or assume merchant-sale ownership.

October 17 isolated acceptance: an approved Taidelish sandbox checkout totaled **CAD 28.45** and used PayPal Sandbox authorization/capture, merchant preparation, one signed Marketplace→Flex fulfillment request, one isolated Flex Work and seven signed completion-status callbacks. The final Marketplace projection reached Delivered without duplicate work. The Driver transitions used an isolated lifecycle harness, **not** a full native Driver UI acceptance.

Two-business Marketplace role/isolation QA and key negative security scenarios passed in a separate unpublished lab. Wider merchant commerce, device flow, refund/failure cases, sourcing and live deployment remain independently gated.

Booking: approved standalone scope

Booking was **explicitly owner-approved as complete for its current standalone scope on 18 October**, following the eight-point completion review. A published Booking→Flex Courier workflow has exercised availability, hold, confirmation, modification and cancellation while preserving a single linked Work. Other accepted checks include customer self-service, credential rotation/revocation and business/role isolation. This approval does not make every Marketplace, payments or multi-vertical integration live.

Supply and regulated commerce

Marketplace's supplier onboarding includes staged audit, proposed supplier outreach, rights review, disabled feed registry and guarded connection-test design. No live supplier feed or photography rights are assumed. Age-restricted retail requires verified merchant eligibility, age/refusal and returns policy, and separate jurisdiction-specific compliance.

INVESTOR BRIEF / RETAIL OPERATIONS AND SOURCE-OF-TRUTH CONTROLS

05 POS and Inventory

HalNora POS

The independent POS foundation covers retail checkout, shifts, register cash, returns, voids, split tender, receipts, restaurant checks, kitchen display, device registries, and payment-provider-neutral contracts. Its documented real development cash QA reconciled a sale, refund, void, Paid In/Out, closing balance, X/Z reports and end-of-day evidence. Authenticated second-business role and cross-tenant denial scenarios also passed.

A separate Froot deployment rehearsal verified a structurally matching PostgreSQL database and a fail-closed startup/Go-Live gate, but the final merchant/device release remains blocked. Poynt N950 card operation, physical printers/scanners/customer displays and a live payment adapter still require approved hardware acceptance. Main POS remains unpublished.

HalNora Inventory

Inventory owns physical retail stock records, lots/serials, movement audit, production posting policies and staged POS/source reconciliation. An isolated QA environment passed real synthetic serialized posting and immutable-ledger checks; the main Inventory application reported **zero commercial physical-stock postings** at the inspected release checkpoint.

The POS/Inventory ownership boundary is explicit. A sale does not silently become a stock adjustment. The Inventory→Accounting AP posting contract is not yet aligned and authorized: staged events or a test receipt are not proof of a General Ledger posting. Inventory and its QA projects are separately governed.

Why this matters commercially

Customers could adopt a focused POS or Inventory workflow first, then connect orders, stock and finance when legally and technically accepted. This reduces the risk of double-counted money, stock and liability across the suite.

INVESTOR BRIEF / INTEGRATIONS AND FIELD MOBILITY

06 HalNora Payments and Communications

HalNora Payments — processor-neutral by design

The standalone Payments application is a separate, **unpublished** development product with merchant identity/roles, payment-state simulations, terminal registry, hosted/integrated payment contracts, immutable event/audit models, reconciliation views and replay-safety checks. It is intended to let eligible clients retain existing processor/acquirer relationships rather than mandating one universal processor.

The GoDaddy/Poynt N950 terminals and Canadian Payment Bridge route remain an intended initial terminal path. The standalone application has **not** completed a real approved N950 processing integration, settlement or provider certification. Future Android Tap to Pay remains conditional on compatible device, payment-processor/acquirer and scheme-approved SDK arrangements.

The controlled **Flex PayPal CAD 1.00 payment** is genuine scoped invoice-collection QA, but must not be represented as a production launch of the separate Payments application or proof of N950 compatibility.

HalNora Communications / push-to-talk

The standalone Communications PTT client has a published Froot surface and successful Android native build. Earlier Samsung/Motorola field tests established two-way voice, lock/resume persistence and Wi-Fi↔cellular recovery with a foreground hardware-key path. The agreed limitation is **foreground-only physical-key transmit when the phone is locked**. Newer headset/audio-routing and long-shift credential-refresh candidates are not field-approved merely because CI passed.

Direct Flex Dispatcher↔Driver PTT integration and native push notification field QA remain separate unpassed release requirements. Communications does not implicitly grant access to another tenant or alter delivery status.

INVESTOR BRIEF / CUSTOMER AND EMPLOYEE WORKFLOWS

07 CRM and Human Resources

HalNora CRM

CRM has a substantial independent development foundation covering accounts/contacts, leads/opportunities, pipeline, quotes, tasks, activities, Customer 360, reporting, automation and audited role boundaries. Later October work strengthened cross-customer relationship consistency, transaction locking, staged onboarding, role revocation, and synthetic high-volume/reporting QA. It remains **unpublished**.

Customer 360 currently covers CRM-owned data. It is **not** proof of a live consolidated Dispatch/POS/Marketplace/Booking history. Real provider email, accepted team enrollment, independent backup/restore, live cross-product contracts and production-grade tenant/security checks remain release conditions.

HalNora HR

HR has employee records, onboarding/offboarding, leave and self-service foundations; audit and permission rules are implemented and tested in development. An October 13 checkpoint reported **90/90 non-hook Jasmine files passing** and a clean typecheck for onboarding/offboarding safeguards. The original app is unpublished.

Its live database connection retains an elevated PostgreSQL role. Restricted tenant SQL identity/RLS, independently verified two-business browser access, sensitive private-document handling, employee-invitation delivery and approved Payroll transmission are not production-enabled. Real employee records or confidential documents should not be marketed as ready for intake.

Connect with explicit permission

Shared employee/customer identity and cross-product journeys can simplify setup over time, but every sender/receiver must validate role, tenant, version, replay, consent, revocation and data minimization. A UI link is not a full identity federation.

INVESTOR BRIEF / TRUST BEFORE MONEY MOVEMENT

08 Payroll and Accounting

HalNora Payroll

Payroll has advanced substantially beyond early foundation audits. Its **v26.3 development checkpoint (14 October)** recorded **247/247 Jasmine spec files passing** and a clean TypeScript check, including UI navigation/accessibility focus and state-cancellation safeguards. Earlier isolated PostgreSQL work tested session, tenancy and cancellation behavior, but later security-gated production-equivalent runs remain incomplete.

Canadian and Québec tax factors are under constrained development, not certified payroll deduction outputs. Wage payments, employee banking/SIN intake, direct deposit, CRA/Revenu Québec remittances, T4/RL filings and live accounting entries remain off. Payroll must stay distinct from courier driver settlement.

HalNora Accounting

Accounting includes bookkeeping/ledger, AR/AP, bank-statement matching/reconciliation foundations, controlled tax workpapers, audit, report and source-contract modules. Its October 15 v2.64 checkpoint reported **358/358 automated spec files passing** and a clean typecheck for an unsigned evidence-review interface. That interface is a planning/export tool, **not a financial or independent QA acceptance**.

At the audited checkpoint, **0 of 12** independent PostgreSQL/banking release gates were verified. No authorized live financial posting, supplier-credit integration, signed external accountant review, production recovery approval or CRA electronic filing follows from a green unit suite. Personal/corporate tax and firm portal ambitions remain gated specialized work.

Economic integrity

Operational customer invoicing should recognize eligible Shipping Fees only where the originating product contract specifies them; COD, Driver Rate, Float and driver settlement are separately governed. Versioned receipts and authorized reconciliation are necessary to avoid counting the same transfer as independent revenue in two products.

INVESTOR BRIEF / DELIVERY INTEROPERABILITY AND LONGER-TERM CLINICAL SCOPE

09 HalNora Pharmacy

Pharmacy remains a standalone Canadian pharmacy-operations development programme. The near-term differentiation is **pharmacist-controlled prescription-delivery handoff**, not a claim that HalNora presently replaces a regulated dispensing platform.

Delivery and chain of custody

- Development workflows include staff-controlled ready/released/held/recall states, opaque package logistics labels, assigned-driver scan validation, minimum-necessary recipient-card unlock after verified pickup, role revocation and audit trails. External courier connectors remain disabled.
- **Approved POD rule updated October 19:** one recipient **signature OR delivery photo** is acceptable; requiring both is not intended. The draft UI captures a candidate locally, but the real delivery-complete transition is safely held until private tenant-bound evidence storage, validation, retention and recovery are approved.
- The dashboard, delivery lookup and staff/driver pickup navigation received focused usability improvements without a rebuild. These are development experience changes, not certification.

Existing pharmacy-system connectivity

Provider-neutral work is planned for officially authorized HealthWATCH/Kroll-class interfaces. No supplier license, live clinical connector, prescription access, provincial claims support or pharmacist validation is claimed. Supplier onboarding and review are preparation, not vendor approval. A later full pharmacy-management product would require professionally validated dispensing, clinical verification, patient privacy/PHIPA and insurance workflows.

Current classification: synthetic / unpublished / no real patient or dispensing use. The physical scanner/device matrix, independent tenant revocation, secure POD storage, backup/restore and clinical assessment are still open.

INVESTOR BRIEF / A MODULAR GROWTH MODEL

10 HalNora One and business verticals

One business identity, many independently governed apps

The HalNora One workspace is the prospective common entry layer for business settings, selected staff context, authorized links, package discovery and cross-product experience. Product integrations are not assumed to be active merely because they share the HalNora name. Common identity/SSO, MFA, cross-business switching, shared billing and integrated reporting require product-by-product evidence and rollout decisions.

Purpose-built use cases beyond Courier

VERTICAL	DESIGNED BUSINESS WORKFLOW	STATUS
Taxi & ride dispatch	Trips, pickup ETA, driver/resource assignment, waiting, fares, passenger communications.	Service-specific execution and customer acceptance remain roadmap.
Non-emergency medical transport	Transport appointments, arrive-by, accessibility, vehicle capability, return trips, limited data disclosure.	Not emergency 911; separate privacy/operational approval needed.
Field service & contractors	Scheduled mobile jobs, estimates, work evidence, technician skills, signature, invoicing.	Purpose-built workflows are planned rather than assumed live.
Hospitality & events	Booking, front desk/guest needs, catering/vendor delivery, housekeeping, maintenance, event service teams.	Commercial ecosystem opportunity; not a fully released property/events suite.
Marketplace service providers	Merchants plus contractors/service vendors, distinct Booking and Marketplace commercial domains.	Participation policies and operational integrations remain individually gated.

The investment proposition is extensibility without flattening very different business experiences into one courier-only interface. Each new vertical needs explicit end-to-end operational proof.

INVESTOR BRIEF / WHAT WAS VERIFIED ON 20 OCTOBER

11 Portfolio readiness

The table reflects direct read-only Floom project inventory and publication status, augmented with dated acceptance notes. “Published” means a web surface exists; “unpublished” means the app is not publicly released through its Floom project. Neither description substitutes for commercial authorization.

PRODUCT	FLOOT STATUS	REVIEWED POSITION
Flex / V22	Published	Core QA advanced; hosted PayPal acceptance owner-approved, gate-save pending; native/tenant/rollback gates open.
Marketplace	Published	Stage 2 isolated PayPal Sandbox → fulfillment → callbacks passed; Stage 6 real Driver device and release still open.
Booking	Published	Owner-approved complete for current standalone scope; provider/browser QA accepted; broader integration rollout separate.
Communications	Published	Standalone PTT device baseline and native build; Flex direct-field integration outstanding.
POS	Unpublished	Core cash and tenant QA accepted; merchant/device/terminal and final launch review open.
Inventory	Unpublished	Isolated stock posting verified; main commercial posting disabled, Accounting AP contract not released.
Payments	Unpublished	Provider-neutral payment simulation, audit/replay and merchant identity; no real Poynt production adapter.
CRM	Unpublished	Strong sales/contact/quote foundations; security, live email, native restore and product links gated.
HR	Unpublished	Employee lifecycle code tested; restricted-role security and live invitations/docs/Payroll hold.
Payroll	Unpublished	v26.3 247/247 specs; sensitive pay, bank and government release prohibited.
Accounting	Unpublished	v2.64 358/358 specs; independent financial PG/banking evidence 0/12 verified.
Pharmacy	Unpublished	Synthetic delivery/clinical/POD workbench; private evidence, external PMS and clinical release blocked.

Separate infrastructure: Dispatch Essentials/V21 is not one of these 12 Floom products. Its own operational/staging status must be independently documented; the table does not invent a Floom publish state for it.

INVESTOR BRIEF / ILLUSTRATIVE PRICING; NO APPROVED RATE SHEET

12 Commercial positioning

The October 8 pricing strategy remains a discussion baseline, not a binding price schedule. Values below are C\$ per month except as noted, not current realized revenue. Scope, included usage, onboarding, provider fees, customer support and applicable taxes require separate validation.

PRODUCT	INDICATIVE PRICE POINTS	NOTES
Dispatch Essentials (V21)	Not set	Light is a potential future name, not a priced second tier.
Flex commercial Dispatch	Starter 79 / Professional 199 / Business 449	Offer only after commercial release and unit economics.
HalNora One bundles	Start 99 / Business 249 / Pro 599 / Enterprise quoted	Only bundle modules that are available and properly integrated.
CRM / Booking / Inventory	Starter 29 / Pro 79 / expanded 179	Separate product-specific allowance and support analyses.
POS	Starter 39 / Pro 89 / expanded 179	Excludes payment processor charges and peripherals.
Accounting	Starter 29 / Pro 89 / expanded 199	Tax/firm-grade capabilities priced only after professional validation.
Communications PTT	6 per user / advanced 10–15 per user	Transport, mobile data and support economics must be validated.
Pharmacy Connect	99 / expanded delivery 249 per location	Only for actual approved live connector and workflow.
Future Pharmacy Management	Core 499 / Professional 799 per location	Clinical system is not ready; figures illustrative.
HR / Payroll / standalone Payments	No public rate approved	Compliance, provider, bank and wage cost structures unresolved.

Marketplace alternative economics

An illustrative merchant structure is Free/15% commission, Growth C\$49 + 10%, or Professional C\$149 + 6%; enterprise negotiated. These percentages are **alternatives** to other merchant markup/service-fee models, not cumulative charges silently stacked on top. Merchant funds, tips, HST, payment processing, shipping and driver settlements require clear ownership and disclosure.

INVESTOR BRIEF / SENSITIVITY ONLY

13 Illustrative subscription economics

These are simple arithmetic scenarios: customers × monthly plan price × 12. They do not represent subscriptions already sold, a pipeline, a demand forecast, cash receipts or EBITDA. They exclude churn, discounts, unpaid accounts, onboarding/support, sales costs, taxes, payment fees, infrastructure and provider/licensing expenses.

ILLUSTRATIVE SCENARIO	MONTHLY SUBSCRIPTIONS	ANNUAL GROSS SUBSCRIPTIONS
100 Flex Professional at C\$199	C\$19,900	C\$238,800
1,000 Flex Professional at C\$199	C\$199,000	C\$2,388,000
1,000 HalNora One Business at C\$249	C\$249,000	C\$2,988,000
5,000 HalNora One Business at C\$249	C\$1,245,000	C\$14,940,000
10,000 HalNora One Business at C\$249	C\$2,490,000	C\$29,880,000
10,000 HalNora One Pro at C\$599	C\$5,990,000	C\$71,880,000

What investors should underwrite instead

- **Commercial validation:** paid pilot conversion, per-vertical willingness to pay, onboarding time, repeat usage, retention, expansion and churn.
- **Cost to serve:** map/geocoding requests, GPS/storage, email/push/PTT traffic, support, refunds/disputes, provider licensing, infrastructure and incident response.
- **Regulatory and enterprise risk:** product-specific Canadian payroll/tax/Pharmacy reviews, tenant isolation, restoration, permissions, audit fidelity and response-time commitments.

Projections should eventually use real mixed-product cohorts, discounts, active customer counts, gross margin and a documented sales funnel—not a flat assumption that every customer chooses the same bundle.

INVESTOR BRIEF / PRIORITIZE ACCEPTED REVENUE PATHWAYS

14 Completion-first investment roadmap

ORDER	NEAR-TERM MILESTONE	RELEASE PROOF
1	Protect Dispatch Essentials (V21) and define its exact commercial scope	Baseline inventory, field acceptance, independent backups, safe install and owner signoff. Future Light naming only after approval.
2	Finish Flex commercial release gates	Two-business tenant QA, Android/iOS background GPS, native push/PTT, audited payment gate save, final atomic release/rollback.
3	Complete Marketplace merchant-to-driver experience	Real signed published checkout/fulfillment and customer/merchant journeys on actual Driver devices; refunds/recovery; release decision.
4	Leverage Booking's completed standalone scope	Maintain booking-provider replay/recovery evidence; activate only contracted linked services and customer channels.
5	POS / Payments / Inventory operational pilots	Real authorized N950 terminal/payment device QA; stock-source ledger ownership, cash close and accounting reconciliation.
6	CRM / HR / Payroll / Accounting trust gates	Verified email, restricted database privileges, independent restore, qualified statutory/financial QA and approved integrations.
7	Pharmacy authorized partner and clinical validation	Pharmacist-reviewed custody/POD, physical device testing, approved PMS connector and PHIPA/security; later full clinical certification path.
8	HalNora One bundle commercialization	Demonstrated integrated identity, billing, usage/margin, tenant isolation, support commitments and repeatable onboarding.

Governance rules

Keep separate product owners and release gates; protect working systems; finish previously approved scope rather than repeatedly adding speculative features. Publishing, migrations, data copying, live financial/provider changes and destructive operations require explicit separate authorization. Floom is the current principal development/hosting platform; a future move to independent hosting is a separately gated investment decision.

INVESTOR BRIEF / INVESTOR DILIGENCE

15 Risks and evidence trail

RISK	PRESENT CONSTRAINT / CONTROL
Published vs. approved	Four Floom apps have published surfaces, but no blanket HalNora-suite production authorization is inferred.
Release and data isolation	Native/mobile, locked-screen GPS, independent two-business proof, rollback and signed human gates remain product-specific.
Payments and financial correctness	Flex PayPal collection QA does not certify Poynt terminals, standalone Payments, POS merchant processing or Accounting posting.
Clinical and employment privacy	Pharmacy is synthetic; HR/Payroll cannot receive real high-risk financial, employee or patient records on simulated evidence.
Supplier/licensing rights	No claim of HealthWATCH/Kroll official integration, Beer Store supplier permission or third-party image licensing without authorization.
Scope and economics	Proposed rates, package names, adoption and margin assumptions remain unapproved and should be tested against paid pilots.

Evidence register – most material sources

Direct read-only Floom project and publish-status inspection, 20 October 2026: Flex/V22, Marketplace, Booking, Communications, Payments, POS, Inventory, CRM, HR, Payroll, Accounting and Pharmacy. Selected underlying project records: *halnora-flex-approved-completion-checklist-2026-10-19*; *halnora-flex-payment-provider-acceptance-2026-10-20*; *marketplace-stage2-final-e2e-evidence*; *booking-eight-point-completion-audit*; *POS release-evidence-packet*; *pharmacy-p3-pod-either-one-20261019*; *payroll-v263-state*; *accounting-v264-evidence-review-unsigned-acceptance*; *hr-shared-offboarding-readiness*; Communications *communications-p0-field-acceptance*.

Portfolio decisions and historical programme records were also reviewed to place V21 in Dispatch Essentials and preserve the future Light naming qualification. The V21 server/runtime was **not independently inspected** in this update. This report is not a security audit, regulatory opinion, appraisal, prospectus, audited financial statement or commercial warranty.

Investor-safe conclusion: HalNora has a credible, modular product-development portfolio and increasingly specific acceptance evidence. Turning that portfolio into durable commercial revenue still requires product-by-product release, external provider approval, customer uptake, operating reliability and transparent economics.