

PAYYAQ

A globally disruptive billing service.

PAYYA9

**Have you ever
wanted to collect a
payment over the
telephone — right
now — no delay ?**



Global Problem

- Mobile devices are increasingly used for bank card payments (AMEX, MC, VISA, etc.), but current solutions are still very limited:
 - “Swiper” hardware is **required**
 - Therefore, customers must be in the **same room** to complete a payment.
 - **Currently, there is no easy way for an average business to “reach-out” to a “remote” customer, and collect a payment right over the telephone.**



Global Solution



- No hardware “swipers”
 - Customers can be anywhere in the world
- Safer for the cardholder
 - Business never learns the customer’s card data
- Faster for the business
 - Transactions complete in real-time



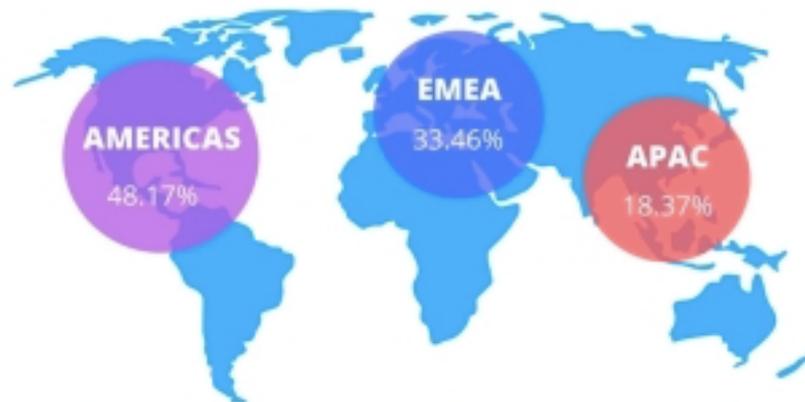
Globally Disruptive

For the first time in the history of the payment industry, PAYYAP enables businesses to collect payments safely, in real-time – right over the telephone. We call it:

“The 5th Payment Channel”

And we plan to disrupt the \$100 Billion global market for both consumer-to-business payments and business-to-business payments.

Global Payment Gateways market By Geography 2016 (% share)



Global Niche

CHANNELS:	e-Commerce & IVR	POS & Swipe	Virtual Terminal	Email & SMS Invoicing	PAYYAP™ (5 th Channel)
Process	real-time	real-time	real-time	multi-stage	real-time
PCI-Compliance	built-in	built-in	requires merchant compliance	built-in	built-in
Payment Driver	customer	customer	merchant	merchant	merchant
Channel Volume	billions	billions	billions	billions	billions (proj.)

Global Impact

PAYYAP is poised to make an enormous impact on the global payments market:

- Partnered with **IBM**® for voice-biometric payment security
- Partnered with **TSYS**® for payment underwriting & real-time acquiring
- Selected finalist in the **Citi**® T4I Fintech Open International
- PAYYAP™ is first to market (globally) with **5th Channel Payments:**
 - **Faster**: Remotely-Captured Payments in Real-Time
 - **Safer**: Built in PCI/DSS-Compliance
 - **Easier**:
 - No Special Hardware Required
 - Customers Need Only Answer a Common/Simple Phone Call

VALUE PROPOSITION

Value to Businesses

- The easiest way to get paid via APP
- Recorded voice authorizations reduce fraud and disputes
- Real-time payment completion
- Auto-payment receipt (via email or sms when available)
- Available worldwide

Value to Customers

- No desktop / laptop / tablet required
- No internet required / no Apps to download
- Receiving an automated telephone call is familiar & free
- Payments are completed quickly, by speaking to an automated operator or using the phone's keypad
- Voice biometric security enables fast repeat use

BANK CARD INDUSTRY TIMELINE

MAR, 1950

Diner's Club
revolutionizes
consumer payments -
first to make
consumer credit easy
by launching a "travel
charge card" for card-
present, face-2-face
credit charges.

DEC, 1998

PayPal
revolutionizes
consumer payments -
first to make remote,
card-not-present
web commerce
easy and available to
the masses.

FEB, 2009

Square
revolutionizes
consumer payments -
first to make card
present, face-2-face
transactions easy and
available to the
masses -- with
mobile hardware.

AUG, 2016

PAYYAP
revolutionizes
consumer payments -
first to market with
face-to-face and remote
payments via **mobile**
APP -- zero hardware,
"5th Channel"
technology & services.

PAYYAP

Industry Presentation / Demo Video:



Shea Writer

CEO, CTO

email: shea.writer@payyap.network

phone: +1 888 650 7873 (option 4)