PAYYAP

A globally disruptive billing service.

PAYYAP

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

PAYYAP

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**
    - Therefor, 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.**

PAYYAP

Global Solution

- **No hardware "swipers"**
  - Customers can be <u>anywhere</u> in the world
- <u>**Safer**</u> **for the cardholder**
  - Business never learns the customer's card data
- <u>**Faster**</u> **for the business**
  - Transactions complete in real-time

PAYYAP

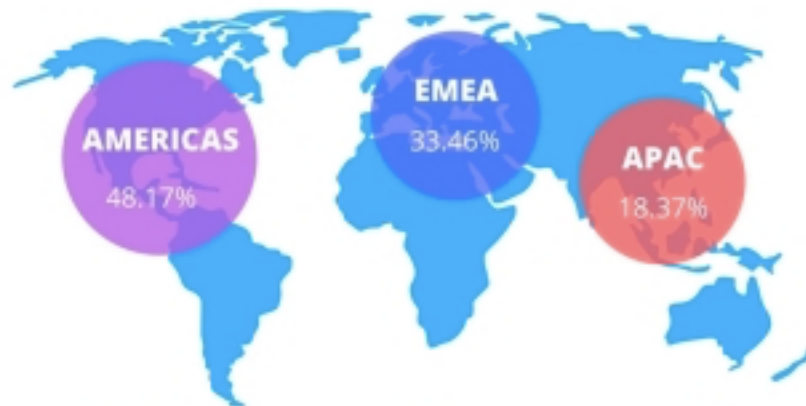# Globally Disruptive

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)

AMERICAS 48.17%

EMEA 33.46%

APAC 18.37%

Global Niche

CHANNELS:	e-Commerce & IVR	POS & Swipe	Virtual Terminal	Email & SMS Invoicing	PAYYAP™ (5th 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.)

PAYYAP

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

Industry Presentation / Demo Video:

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