PAYYAP

THE EASIEST WAY TO GET PAID – VIA “APP”

BUSINESS OPPORTUNITY

- Mobile devices are increasingly used for payment processing, but current solutions still require the use of additional hardware before taking payments.

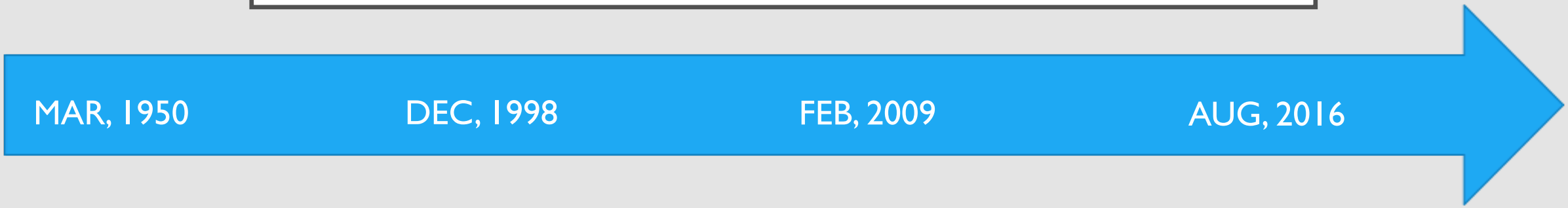
- PAYYAP has created a revolutionary payment "App" that offers faster, safer payments -- without the use of Squares, dongles, or hardware plugins of any kind.

- PAYYAP is first to market with its merchant-initiated, automated-voice driven payment channel – "the 5Th payment channel."

HOW IT WORKS

DEMO VIDEO:

BANK CARD INDUSTRY TIMELINE



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**.

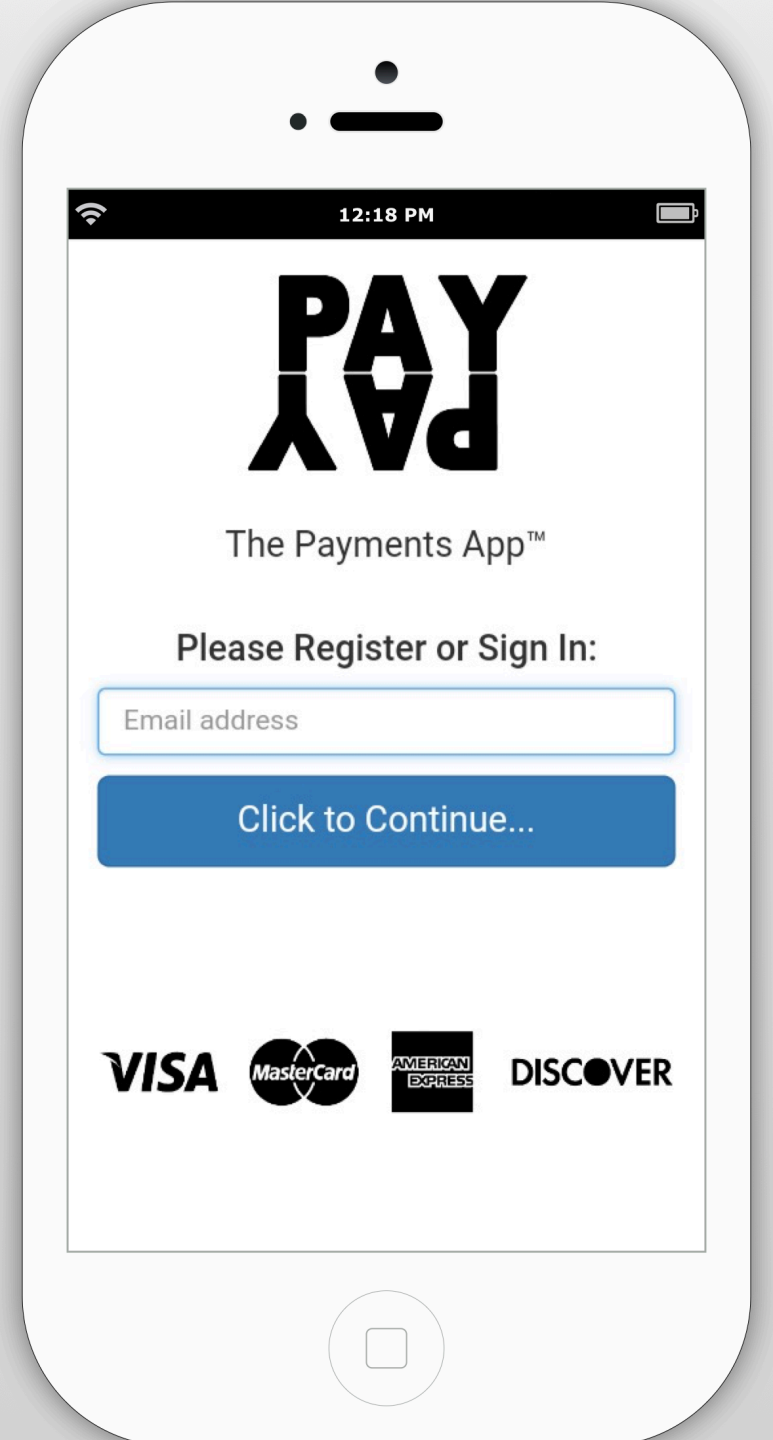
PayPal revolutionizes consumer payments - first to make remote, card-not-present **web commerce** easy and available to the masses.

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

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

BANK CARD INDUSTRY NICHE

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

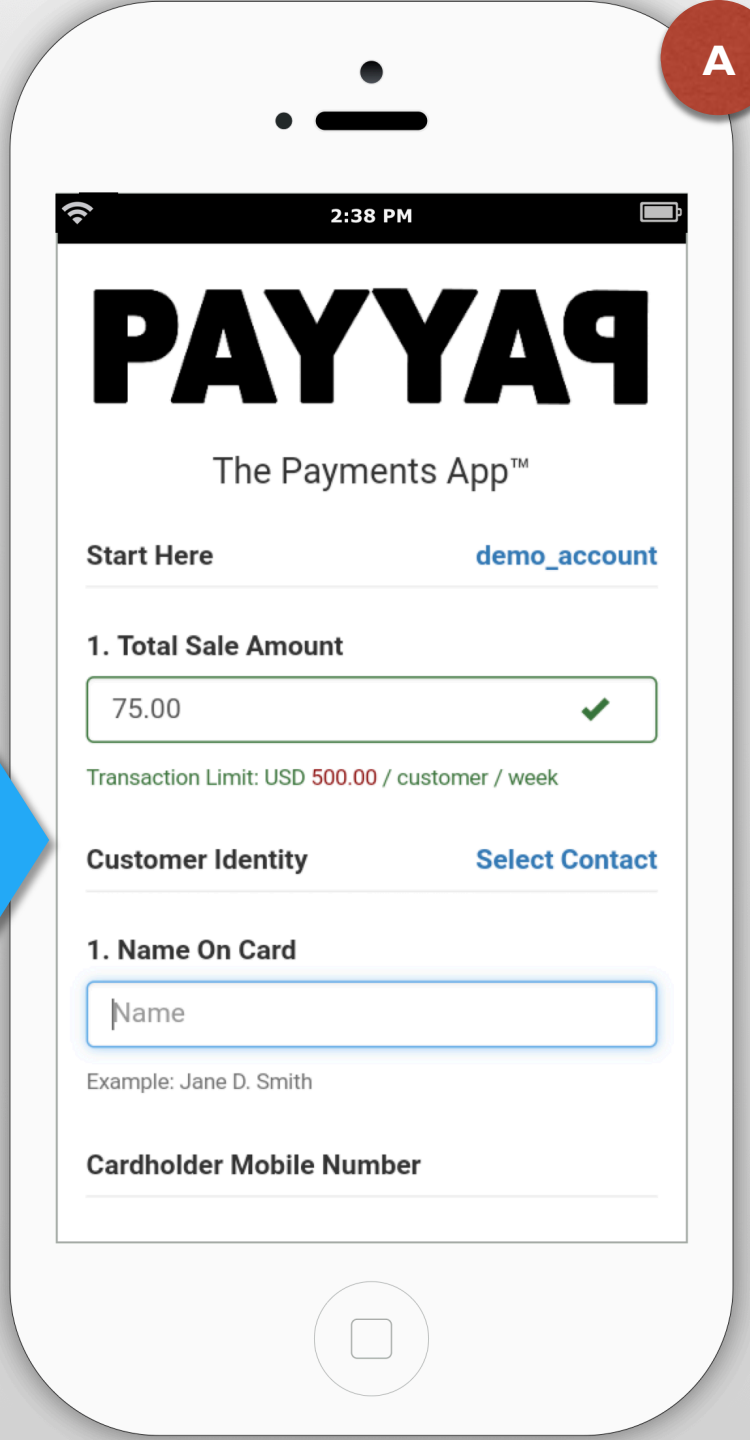


SIMPLY, MERCHANT-DRIVEN

STEP 1 / 3:

Merchant "opens" the PAYYAP mobile App and sets the Customer's information:

- ☑ Amount to be Paid
- ☑ Name
- ☑ Telephone Number



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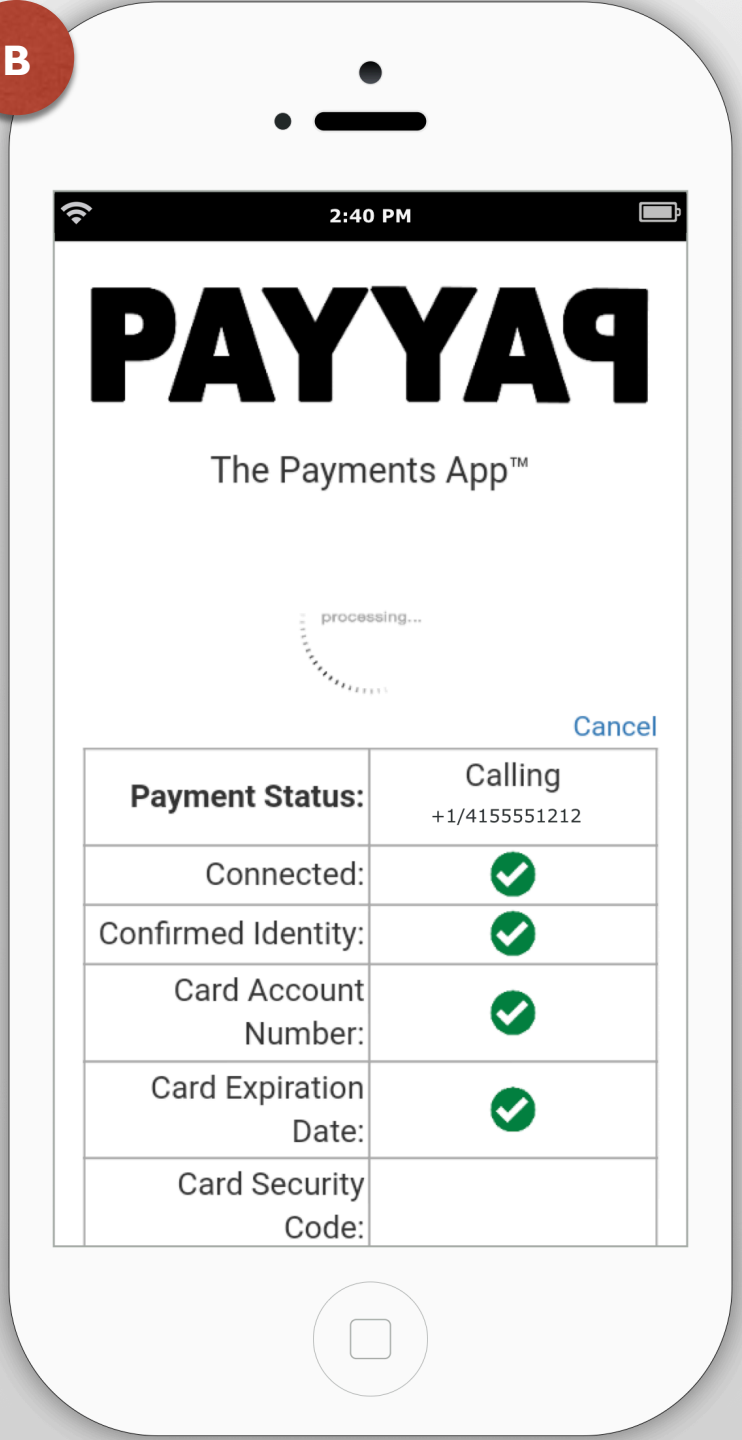

CUSTOMER RECEIVES A FRIENDLY, AUTOMATED TELEPHONE CALL…

STEP 2 / 3:

- ☑ PAYYAP voice servers place a call to the Customer's phone
- ☑ The automated PAYYAP operator secures the customer's card data in real-time…
- ☑ Customer uses any normal telephone, and is still within a fully PCI/DSS-Compliant security environment

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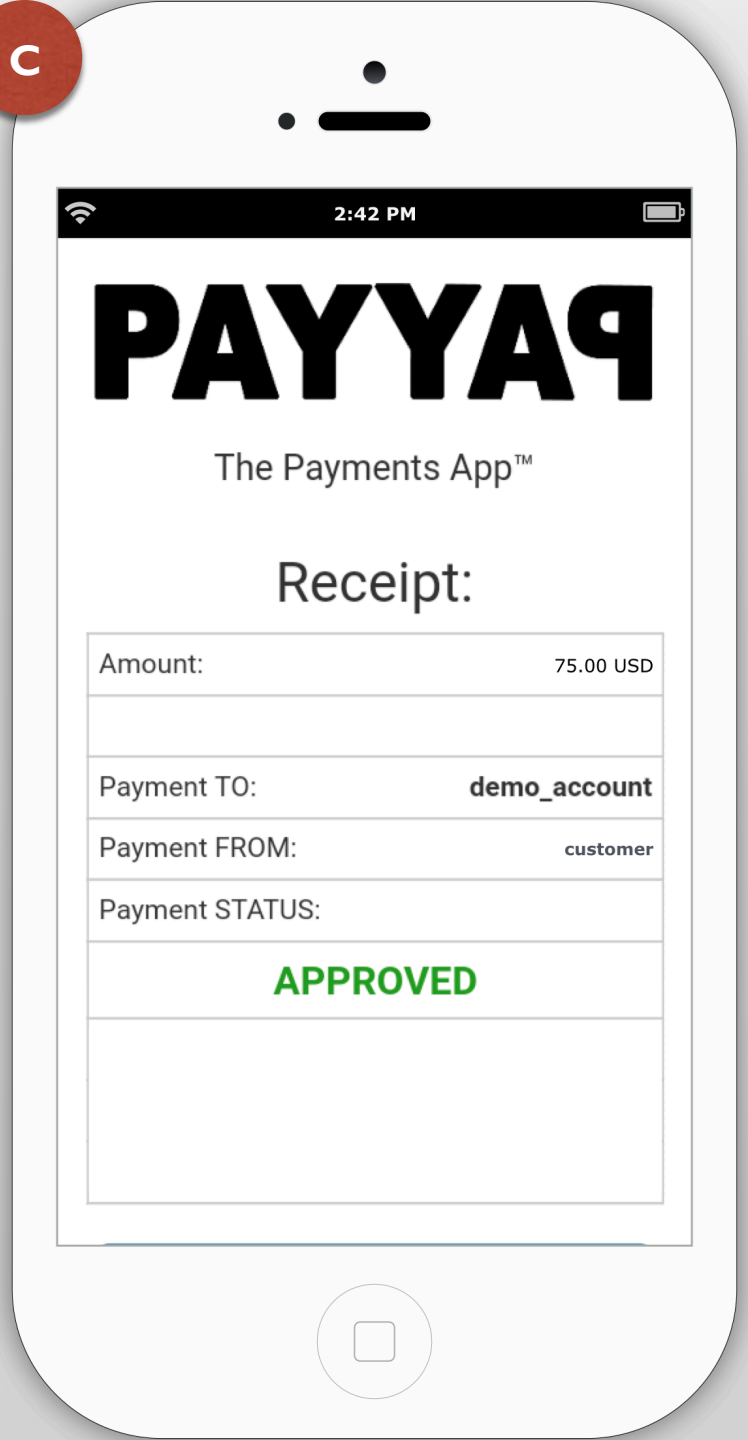


MERCHANT RECEIVES VOICE AUTHORIZED, REAL-TIME PAYMENTS

STEP 3 / 3:

PAYYAP Payment Features:

- ☑ Real-time status display
- ☑ Voice-recorded (digitally signed) payment authorizations
- ☑ Payment receipt when transactions are approved

DISTRIBUTION

PAYYAP is a free mobile App that can be downloaded from any of the major mobile App stores

LIVE DEMO ACCOUNT CREDENTIALS:

- USER: demo@corp.nsdb.com
- PASS: demo

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

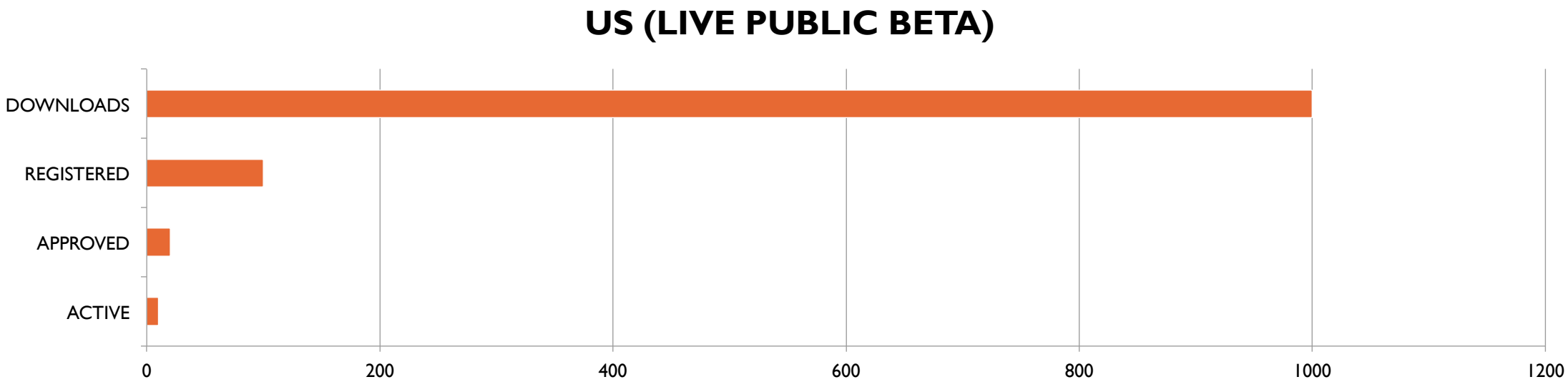
Value to Customers

- 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

COMPETITIVE ANALYSIS

	Pricing	Markets	"Payer" Considerations	Advantage
PayPal	3.1% + $0.30 (+ $30.00 / month)	Global	Must have access to the internet	Economy of scale; Ability to quickly buy innovators
PAYYAP	**2.60% - 3.35%** **(+ $1.00 bank deposit fee)**	**Global**	**Any telephone**	**Easiest way to get paid – via app; First mover advantage**
Square	2.75% - 3.75%	AU, JP, US, UK	Regionally limited; Must have access to the internet	It was a first mover in the mobile "card swipe" market
Venmo	3.0%	US	Must have Venmo App; Regionally limited	Free bank-to-bank transfers
Western Union	5% - 50%	Global	Time consuming; Expensive	Cash-In / Cash-Out

LIVE PILOT METRICS
(STRONG DEMAND)



- 1,000+ Registered Merchants (PAYYAP downloads)
- 100+ Full, KYC-Compliant Registered Accounts
- projected: 20+ Approved (working daily with TSYS on final underwriting processes)

DIVERSE CLIENT PIPELINE

MONTHLY BILLING:

PHOA (CABO SAN LUCAS)

- The Pedregal Home Owners Association (PHOA) manages 400+ homes in the private, residential community of Pedregal (Cabo San Lucas, Mexico).
- Managing 400+ fluctuating monthly bills is time consuming and costly.
- PHOA has selected voice-driven PAYYAP payments to collect monthly billings in real-time -- naturally allowing the homeowners to easily update billing details at the time of the payment.

HIGH VALUE BILLING:

LYKKE AG (ZURICH)

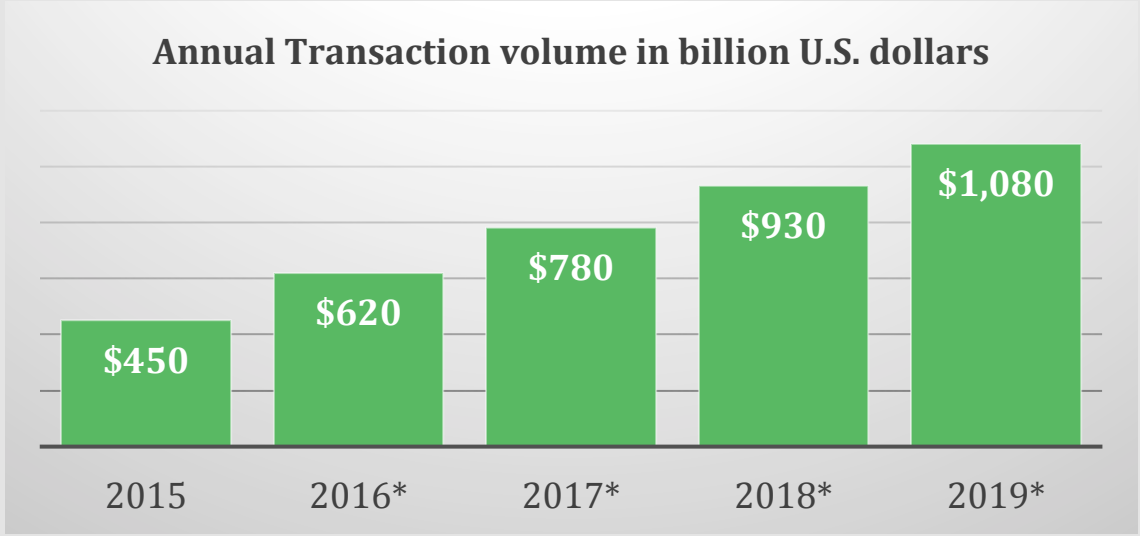
- Lykke AG is a Zurich, Switzerland-based bitcoin wallet and blockchain-based exchange.
- Lykke AG takes on significant financial risk when selling trading instruments over the internet.
- Lykke AG has selected PAYYAP to deliver voice-authorized bank card payments for higher transaction accountability.

GLOBAL MOBILE PAYMENTS INDUSTRY

PAYYAP Positioning:

- ✓ **First mover** advantage.
- ✓ **Scalable** across multiple payment channels & languages.
- ✓ **High convenience** addresses target customer needs.

The main drivers accelerating industry growth are lower cost, quick transactions, expansive consumer reach, ease of payment, and rising smartphone penetration levels.



PAYYAP's Initial Target Market

Entrepreneurs and small businesses (especially those using online marketing and sales channels) who are looking for convenient ways to take payments from remote customers – immediately!

Geographic Markets: Worldwide (English speaking)

MANAGEMENT TEAM

Shea Writer

CEO, CTO

10+ years of experience as a successful entrepreneur in the field of internet technologies.

Multi-national patent holder in the field of remote identity verification.

Experienced in taking product ideas from inception to market launch (photo.BANGK!, Peephole.Online, and more.)

Peter Malliaras

Customer & Accounts Manager

13+ years of experience owning and managing successful businesses.

4+ years experience working for MYER (Australia's largest department store chain) as Head of e-Commerce Fraud Detection & Mitigation.

Was an analyst in the Criminal Intelligence Unit for the Victoria Police Force

Mohammad Shahid Ulla

Sr. Software Engineer

8+ years of software design and development experience.

Proficient in the following programming languages: C#, ASP.NET, MVC, PHP, Java, Objective C, MS SQL Server, MySql, HTML, CSS, JS, jQuery, UML and more.

FINANCIAL SUMMARY & MARKET VALUE

$3,500,000

Investor Exit through Company Acquisition

	Year 1	Year 2	Year 3
NET REVENUE	**$ 376,198**	**$ 7,035,512**	**$ 37,347,942**
Operating Expenses	2,308,573	5,823,629	12,548,185
EBIT	**$ (1,932,375)**	**$ 1,211,883**	**$ 24,799,757**

Investment Amount	$ 3,500,000		
Investor's Equity Position*	TBD	TBD	TBD
EBIT Acquisition Multiple	*10.0*	*10.0*	*10.0*
Market Value of PAYYAP	**N/A**	**$ 12,118,829**	**$ 247,997,572**

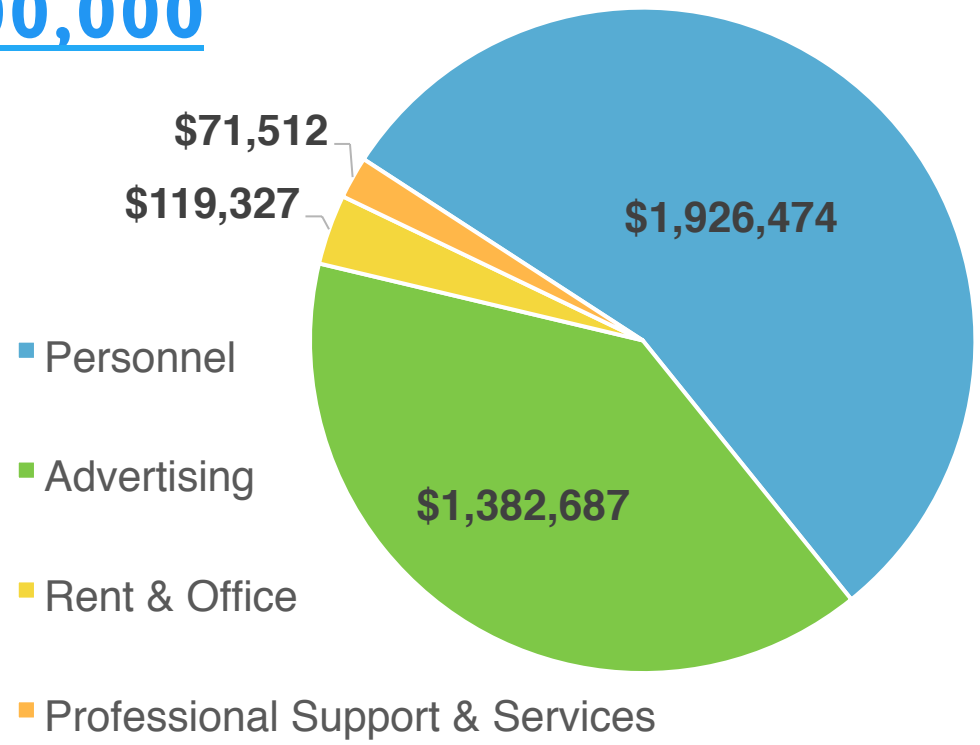
**Investment terms are negotiable.*

USE OF FUNDS

$3,500,000

The primary purpose of this raise:

- **Expand** on core staff
- Formalize operations in preparation for "scaling"
- Drive a strong and steady marketing effort



PAYYAP

THE PAYMENTS APP™

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