

PAYYAP

THE PAYMENTS APP™

• FOR MERCHANTS •

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:

PAYYA

The Payments App™

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

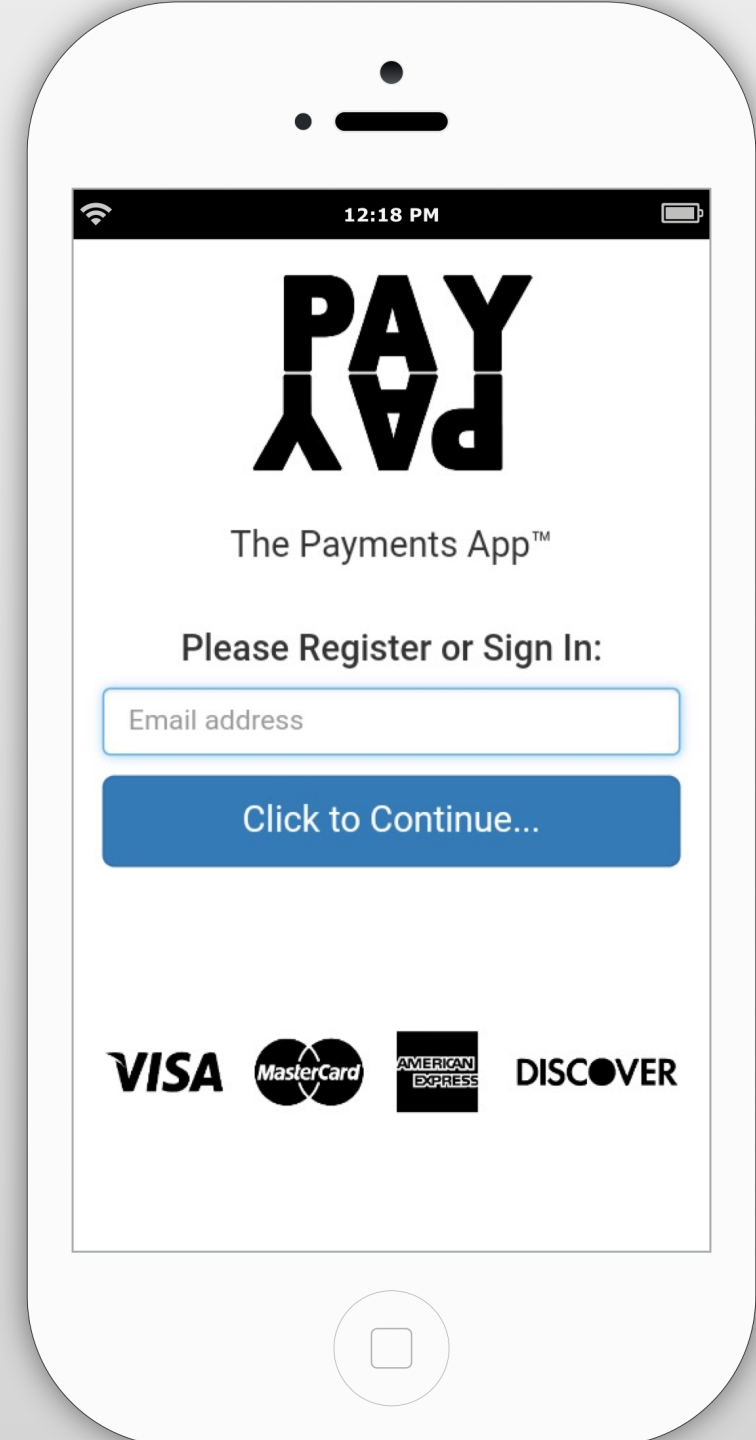
Square
revolutionizes
consumer payments -
first to make card
present, face-2-face
transactions easy and
available to the
masses -- with
mobile hardware.

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.

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

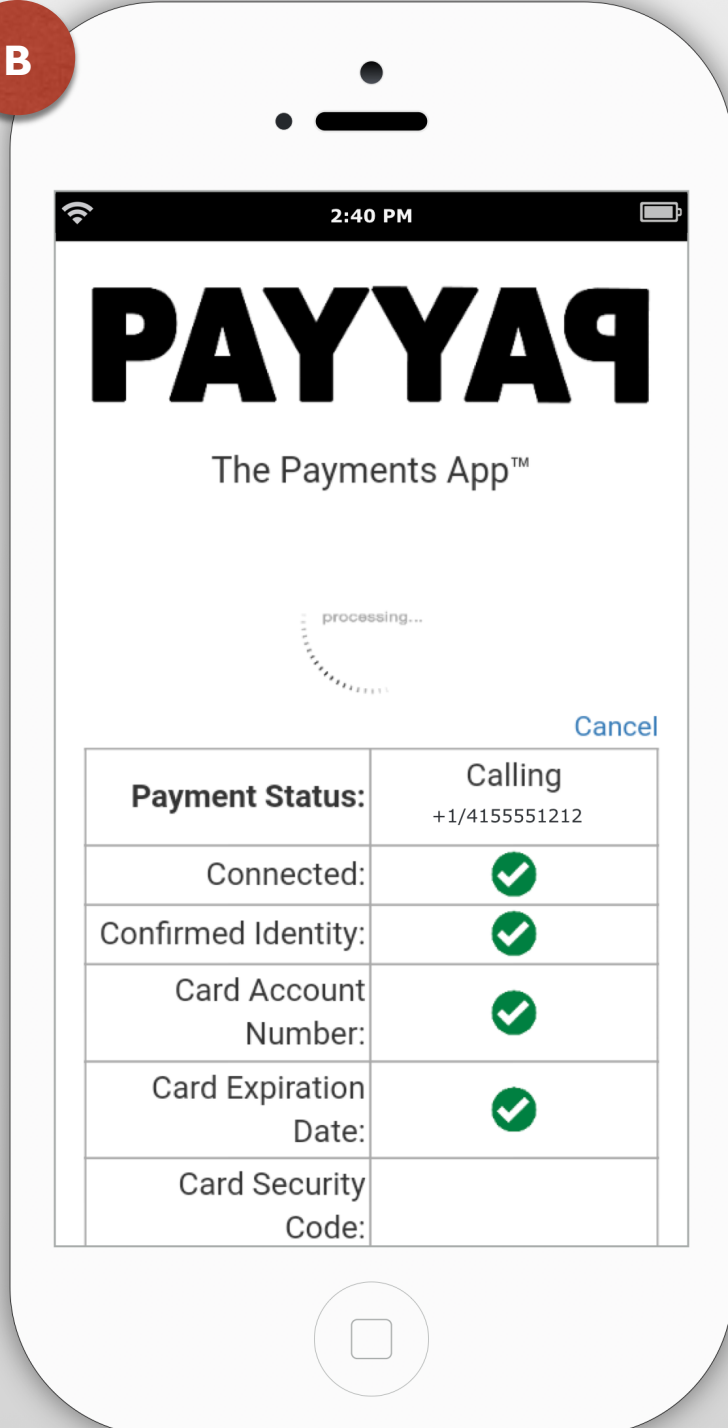


STEP 1 / 3:

Merchant “opens” the PAYYAP mobile App and sets the Customer’s information:

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

A screenshot of the PAYYAP mobile app interface on a smartphone. The app is titled "PAYYAP" in large, bold, black letters, with "The Payments App™" underneath. The status bar at the top shows the time as 2:38 PM and a battery icon. The interface includes a "Start Here" section with a link to "demo_account". Below this is a form for "1. Total Sale Amount" with a text input field containing "75.00" and a green checkmark icon. A note below the input field states "Transaction Limit: USD 500.00 / customer / week". The next section is "Customer Identity" with a link to "Select Contact". Below this is a form for "1. Name On Card" with a text input field containing "Name" and a placeholder text "Example: Jane D. Smith". The final section is "Cardholder Mobile Number" with a text input field. The app is displayed on a white smartphone with a red circular button with the letter "A" in the top right corner.



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



MERCHANT RECEIVES VOICE AUTHORIZED, REAL-TIME PAYMENTS

PAYYAP

The Payments App™

Receipt:

Amount: 75.00 USD

Payment TO: demo_account

Payment FROM: customer

Payment STATUS:

APPROVED

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

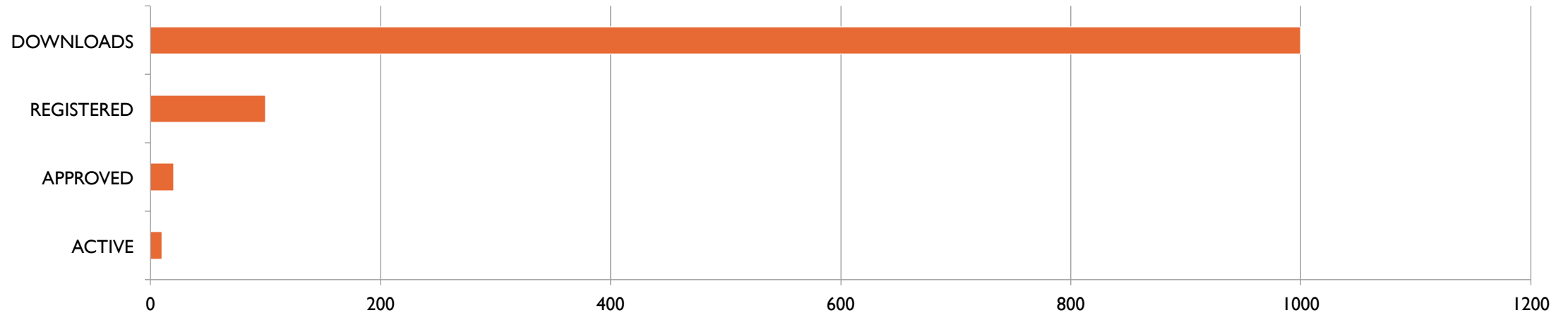
- No desktop / laptop / tablet required
- No internet required / no Apps to download
- Receiving an automated telephone call is familiar & free
- Payments are completed quickly, by speaking to an automated operator or using the phone's keypad
- Voice biometric security enables fast repeat use

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)

US (LIVE PUBLIC BETA)



- 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.

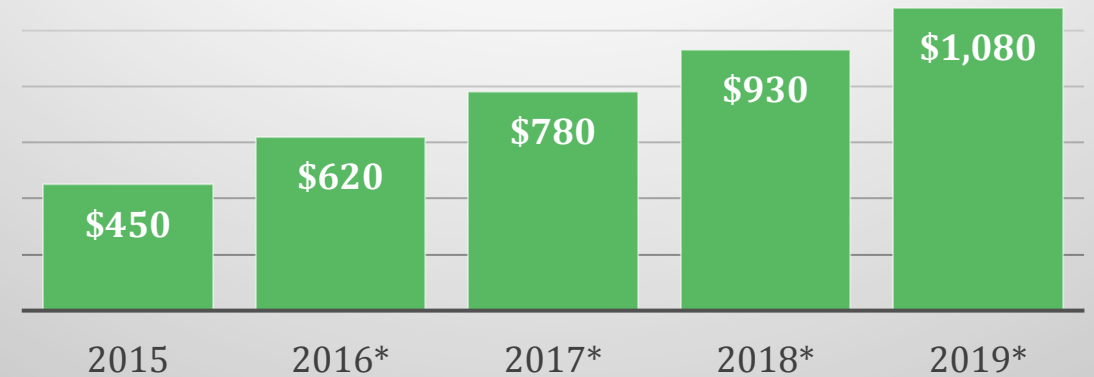
GLOBAL MOBILE PAYMENTS INDUSTRY

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.

Annual Transaction volume in billion U.S. dollars



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 & INVESTOR RETURN

\$500,000

20% Equity

Investor Exit through
Company Acquisition

	Year 1	Year 2	Year 3
NET REVENUE	\$ 140,468	\$ 6,105,983	\$ 26,234,168
Operating Expenses	1,701,665	5,103,360	5,013,360
EBIT	\$ (1,561,197)	\$ 1,002,623	\$ 21,130,808

Investment Amount	\$ 500,000		
Investor's Equity Position*	20.00%	14.00%	14.00%
EBIT Acquisition Multiple	10.0	10.0	10.0
Market Value of PAYYAP	\$ 2,500,000	\$ 10,026,231	\$ 211,308,081
Investor's Market Value	\$ 500,000	\$ 1,403,672	\$ 29,583,131
	Investor ROI (year 3 exit)		58X

**Takes into account a second round of financing with an anticipated investment of \$3,000,000 at a \$10,000,000 post-money valuation.*

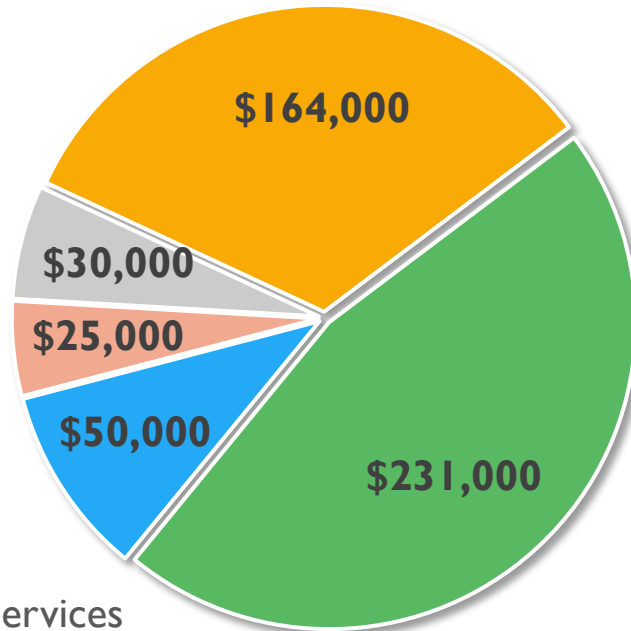
USE OF FUNDS

\$500,000

CURRENT ROUND

Primary purpose is to expand on core staff, to formalize operational “scaling”, and to launch into international markets.

- Personnel
- Advertising
- Rent & Office
- Professional Support & Services
- Contingency / Working Capital

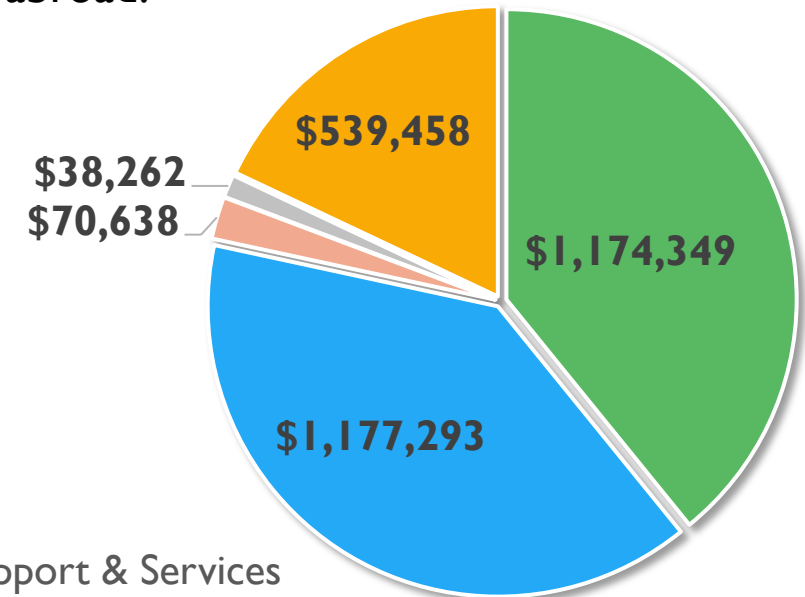


\$3,000,000

NEXT ROUND

Primary purpose is to bring on more customer support staff, and to drive more aggressively marketing efforts domestically and abroad.

- Personnel
- Advertising
- Rent & Office
- Professional Support & Services
- Contingency / Working Capital



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THE PAYMENTS APP™

Shea Writer

CEO, CTO

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