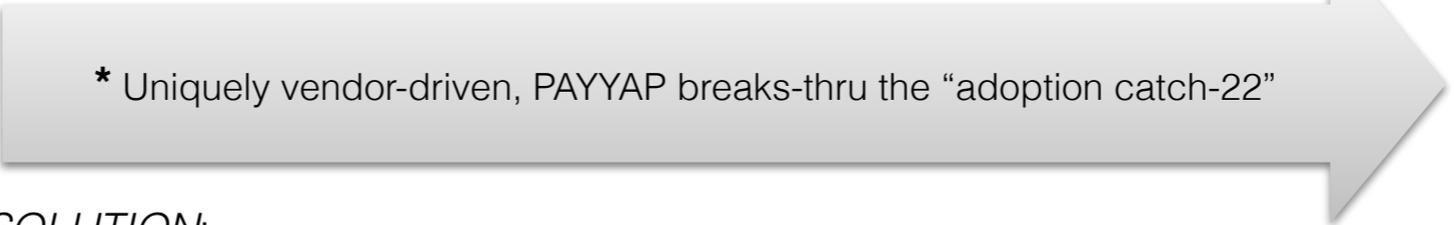# PAYYAP

The easiest way to get paid over the phone.

PROBLEM:
Taking manual payments over the phone is tedious & time-consuming.

* Uniquely vendor-driven, PAYYAP breaks-thru the "adoption catch-22"

SOLUTION:
PAYYAP quickly takes automated payments over the phone.

Value Proposition

The <u>only</u> app that gets you paid over the phone.

Value to Business:

- The absolute easiest way to get paid over the phone

- Recorded voice authorizations (per payment) 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

- Quickly complete payments by speaking to an automated operator (or using the telephone keypad)

- Voice biometric security enables fast repeat use
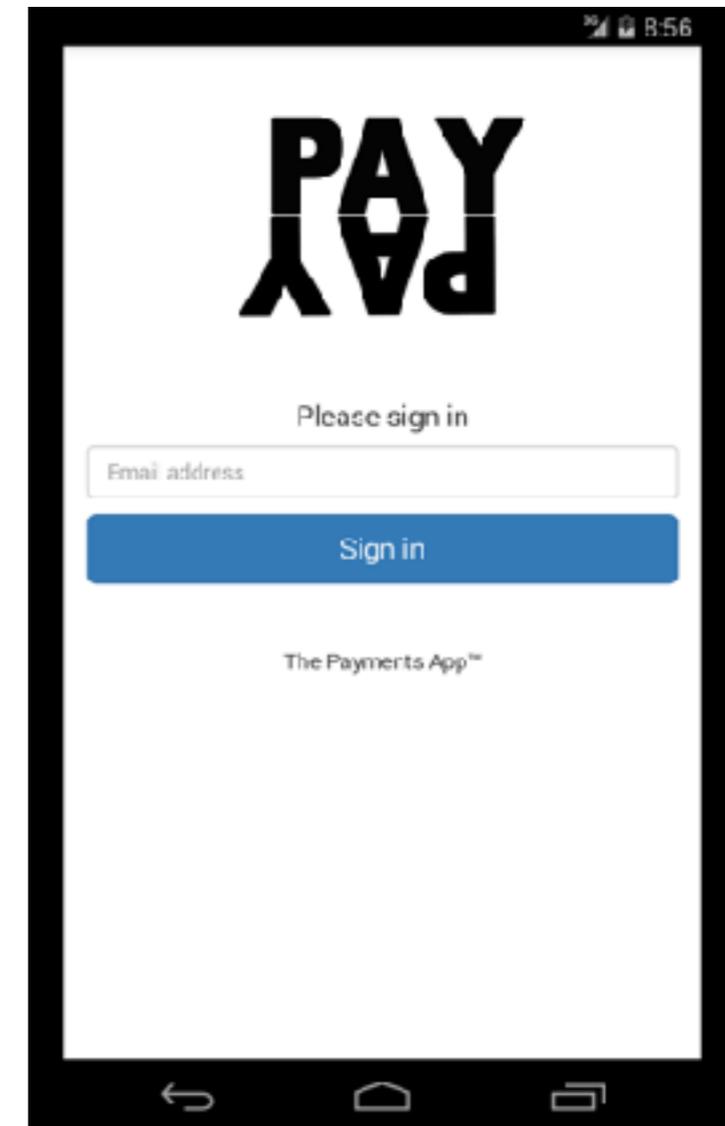
Get Paid w/ **PAYYAP**: vs. PayPal App.

	PAYYAP		PayPal, etc.
REQUEST	**PAYYAP** "Payment Request Process"	Start	**PayPal, etc.** "Payment Request Process"
STEP 1:	Open PAYYAP App		Open PayPal App
STEP 2:	Enter Invoice Data: • Name • Amount • **Telephone Number**		Enter Invoice Data: • Name • Amount • **Email Address**
STEP 3:	(Click to Submit Payment Request)		(Click to Submit Payment Request)
PAYMENT	**PAYYAP** "Payment Process"		**PayPal, etc.** "Payment Process"
STEP A:	Customer receives / answers telephone call		Customer logs into her/his email account
STEP B:	*N/A - payment process has already begun*		Customer navigates to the PayPal email invoice; and clicks to "pay the invoice"
STEP C:	Automated payment operator takes credit card details over phone (voice-driven)		Customer completes an online payment form at paypal.com (manual key-entry)
STEP D:	Payment is complete; Customer hangs-up (**PAYYAP** displays real-time payment status)		Vendor receives an email notification when the customer has successfully paid the invoice
REAL-TIME	**Yes.** The payment is Vendor-driven; Business moves forward	Finish	**No.** The payment occurs at the leisure of the Customer; Business is paused
TIME TO COMPLETION	**~ 5 mins.**		**(unknown)**

Full Payment Cycle

Product & Use Case

"Designer"

Designer's **PAYYAP** View

- **Work has been completed, and Designer wants to get paid.**

A. Designer simply opens **PAYYAP** (on his Android/iOS device), selects Sara's details (Amount to be Paid, Name & Telephone Number).

B. **PAYYAP** voice servers place an *automated* call to Sara's telephone.

C. Sara answers the call & follows *automated* instructions to complete the payment over the telephone.

D. **PAYYAP** displays Sara's real-time payment processing status to Designer.

Designer's **PAYYAP** View

A

PAYYAP

Start Here   Active Account: Designer Vendor

1. Total Sale Amount
100.00

Transaction Limit: USD 300.00 / customer / week

Customer Identity

2. Name on Card
Sara Shopper

Example: Jane D. Smith

3. Cardholder's Telephone Number

A. Country (Calling Code) of your Customer
United States (+1)

B. Cardholder's Telephone Number
4155551212

Format local telephone number (e.g., USA: 212-555-1212; AUS: 0494 555 123, etc.)

Start Payment Authorization

B/C *"Sara"*

Sara receives **PAYYAP**'s automated telephone call and completes the payment while Designer watches.

D1

PAYYAP

processing...

Cancel

Payment Status:	Calling +1/4155551212
Connected:	✓
Confirmed Identity:	✓
Card Account Number:	✓
Card Expiration Date:	✓
Card Security Code:	✓
Confirmed Amount:	✓
Confirmed Terms:	
Processing Payment Request:	
Payment Results:	

Logout

D2

PAYYAP

Receipt:

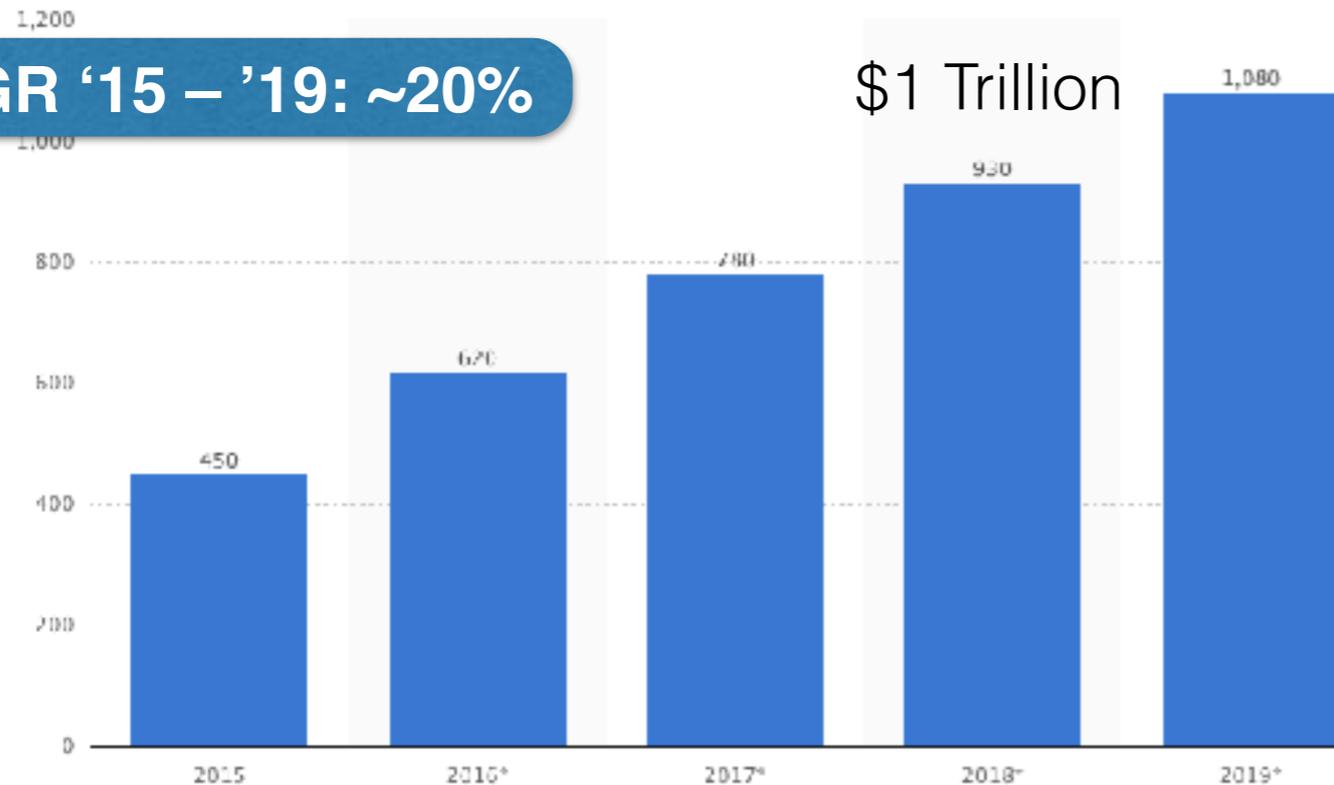| Amount:	100.00 USD
Payment TO:	Designer Vendor
Payment FROM:	Sara Shopper
APPROVED!	
Pre-Transaction Balance	0.00 usd
New Account Balance	100.00 usd

Take Another! (new billing details)

Logout

The Market

"Global mobile payments" is a massive, rapidly growing but underpenetrated industry.

CAGR '15 – '19: ~20%

$1 Trillion

Dollar amount of global mobile payment market. (billions)*

PAYYAP Positioning:

- **First mover** advantage.

- **Scalable** across multiple payment channels & languages.

- **High convenience** addresses target customer needs.

Live PAYYAP User Profile

- International entrepreneurs (especially those using Craigslist™, Instagram™, Facebook™, Skype™, etc. as marketing and sales channels) who are looking for convenient ways to take payments from remote customers - immediately

- Market: worldwide (English speaking)

- PAYYAP's Cost: gaining customer awareness

Competitive Review

	Pricing	Markets	"Payer" Considerations	Advantage
PayPal	3.1% + 0.30 (+ 30.00 / month)	Global	Must have access to the internet access	Economy of scale; Ability to quickly buy innovators
PAYYAP	**4.6% + 0.15**	**Global**	**Any telephone**	**Easiest way to get paid over telephone; First mover**
Square	2.75% - 3.75%	AU, JP, US, UK	Regionally limited; Must have access to the internet access	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

Consumer Payments Timeline

American Express
"*revolutionizes*" consumer payments by charging $1.00 <u>more</u> for the same service offered by Diners Club (and calling it a "business card" instead of a "travel card").

Square revolutionizes consumer payments -- first to make "swiped" (card present) transactions easy and available to the masses -- with mobile hardware.

October, 1958

February, 2009

March, 1950

December 1998

August, 2016

Diner's Club revolutionizes consumer payments - first to make consumer credit easy by launching a "travel charge card".

PayPal revolutionizes consumer payments - first to make internet commerce easy and available to the masses.

PAYYAP revolutionizes consumer payments - first to make "payments over the telephone" easy and available to the masses.

Live Pilot Metrics
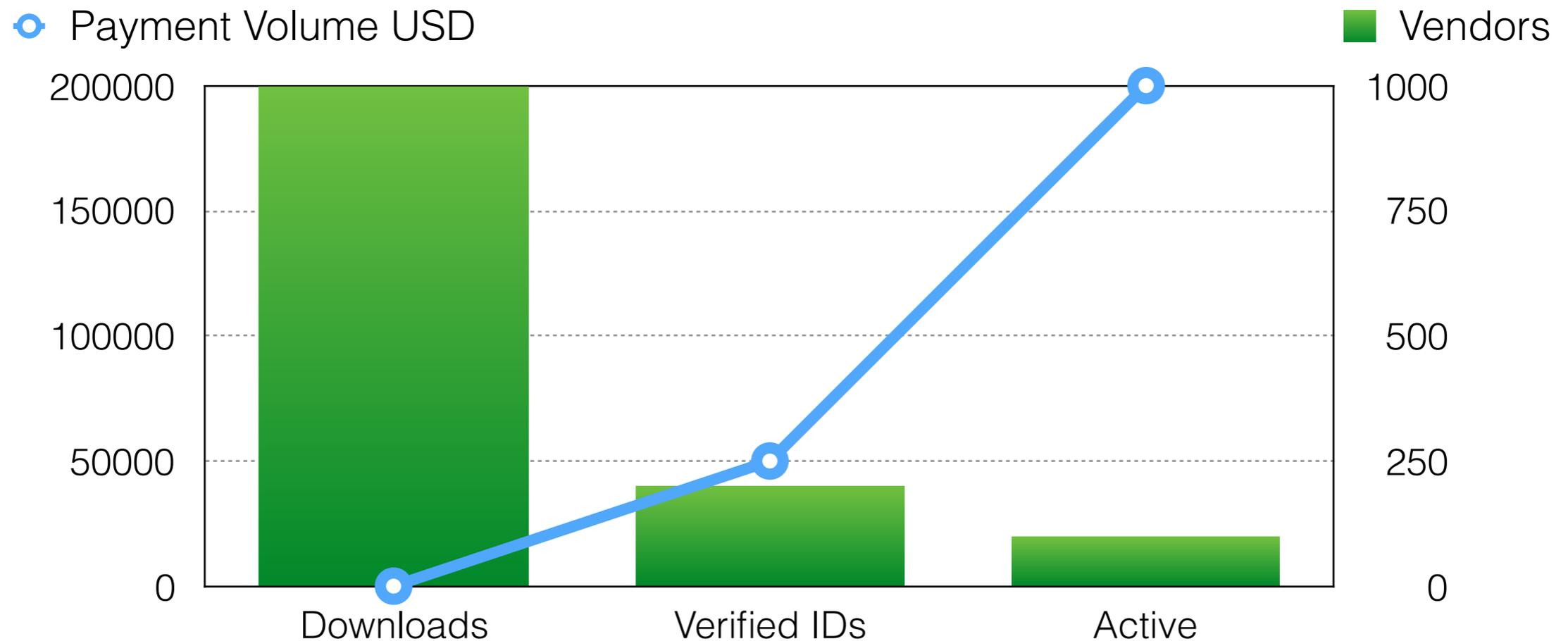
- 1000+ Registered Vendors (downloads)
- 200+ Verified IDs
- USD 200,000+ total pilot payment volume… and counting!

Business Model

PAYYAP Global (regionally generic) Pricing:

- (Current) Buy Rate: 6.5%
  - Can be quickly reduced to 2.5%
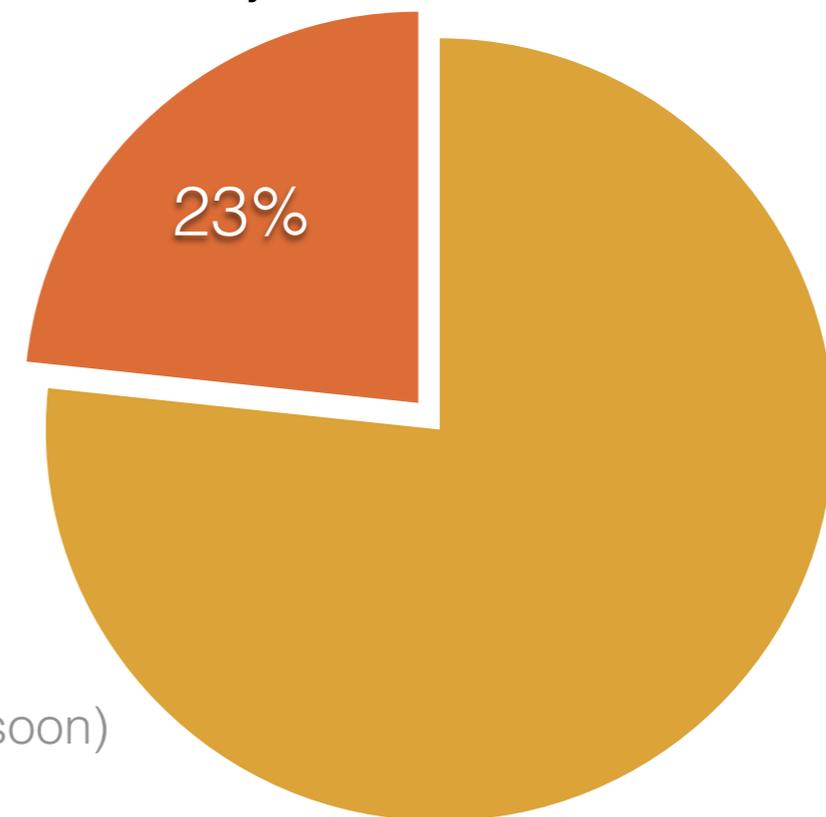- Telephone Payment Sell Rate: 9.5%
  - Projected Sell "Sweet Spot": 4.9%

PAYYAP E.U. Pricing:

- (Current) Buy Rate: ~2.0% +0.10
- Telephone Payment Sell Rate: 4.6% + 0.15 (coming soon)

PAYYAP U.S. Pricing:

- Buy Rate (est.): ~2.0% +0.10
- Telephone Payment Sell Rate (est.): 4.6% + 0.15 (coming soon)

● Cost of Service
● Projected Gross Profit Margin

23%

vs. PayPal:

- Buy Rate: < 2.5%
- U.S. "Ecommerce" Sell Rate: 2.9% + 0.30 USD
- U.S. "Card Swipe" Sell Rate: 2.9% + 0.30 USD
- U.S. "Virtual Terminal" Sell Rate: 3.1% + 0.30 USD (+ 30.00 / month)
- International Sell Rate: Add 1% to the above (+ 2.9% FX Fee)
- "Telephone Payment" Sell Rate: *(no such service)*

Team

Shea Writer; Interim CEO / CTO

- Founder: PAYYAP LLC
- Multi-national patent holder in the field of remote identity verification
- Director at NSDB.com
- Advisor at lykke.com

To Be Announced:

- Sr. Technical Staff

- Sr. Customer Support

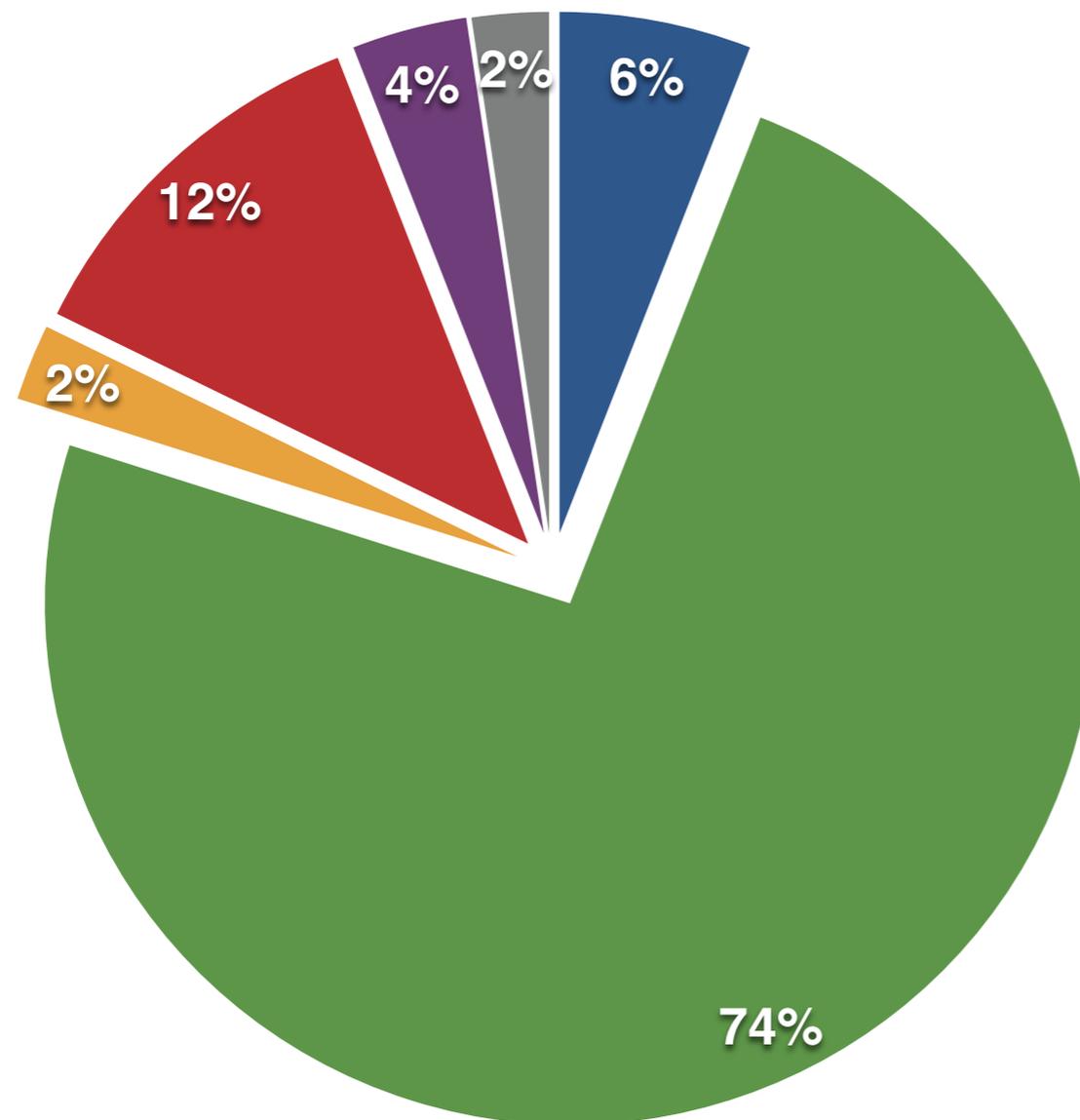- Marketing Director

- CFO

- COO

- …

Terms of Offer

USD 500k note on a 2mm
pre-money capitalization

PAYYAP LLC (USA)
- Established SEP 2016

Use of Funds

Legend:
- Office
- Talent
- Travel
- Advertising
- Meals
- Misc.

Pie chart values:
- Office: 6%
- Misc.: 2%
- Meals: 4%
- Advertising: 12%
- Travel: 2%
- Talent: 74%

Immediate Hires Include:
- Sr. Network Architect
- Sr. Voice Developer
- Sr. App Developer
- Sr. WWW Developer
- Dir. Customer Support

Financial Projections

PAYYAP will make for a lucrative investment even with conservative projections

By Year End	2017E	2018E	2019E	2020E	2021E
Payments Processed Per Month ($mm)	1	100	500	2000	5000
Growth Rate		*10*	*10*	*5*	*4*	*2.5*
Annual Revenue ($mm)	**$0.59**	**$5.92**	**$29.60**	**$118.40**	**$296.00**
EBITDA	**-0.137**	**0.95**	**4.736**	**18.944**	**47.36**
EBITDA Margin	—	*0.16*	*0.16*	*0.16*	*0.16*
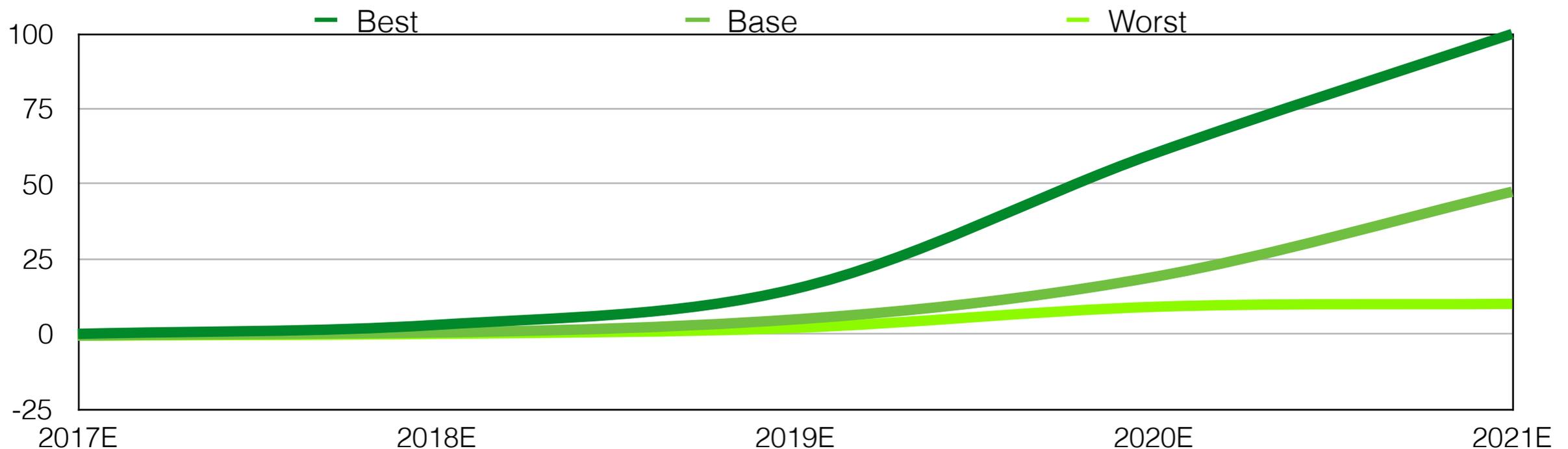
PAYYAP

(pronounced: "pay app")

The Payments App™

Now available worldwide at your favorite app store:

Available on amazon appstore · **Download on the App Store** · **GET IT ON Google Play**
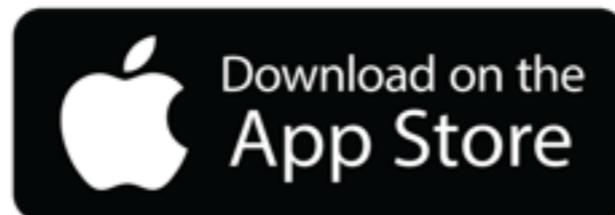
LIVE DEMO ACCOUNT CREDENTIALS:
- USER: demo@payyap.network
- PASS: demo

investor.relations@payyap.network