

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.



via Android/iOS:

- **e.g., 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"

Designer's
PAYYAP View

Designer's **PAYYAP** View



B/C "Sara"

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

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: 0404 555 123, etc.)

[Start Payment Authorization](#)

A

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](#)

D1

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](#)

D2

PAYYAP via Desktop & WEB:

- Register via Android, iPhone, iPad, Kindle or Desktop
- Voice biometric account security

PAYYAPSecured w/ Exclusive & Patented Technology

Please login to your account...

[Main Menu](#) [Support](#) [Privacy](#) [Register](#)

Account Login: (Yes, My Computer) ☐ Remember Me: | (NOT My Computer) ☒ Temporary Session: [info](#)

1. PERSONAL LOGIN Account ID:

Log Into your existing PAYYAP account using:

- Your personal email address; or
- Your personal ("authorization") telephone number

Examples:

- nick@example.com (personal email address); or
- 212-555-1212 (area code + phone number)

☒

2. PERSONAL LOGIN Password:

Minimum: 4-Characters (Leave empty if this is your first LOGIN.)

☒

[Forgot Your Password?](#) required fields

Click to Login w/ Personal Email Address + Password...

securityMETRICS
PCI Certified

PAYYAP LLC (US EIN: 45-2502029) [24-Hour, Worldwide Customer Support](#)

KYC Verification

Main Menu Support Log Off

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**
Balance

Account Settings Get Paid History

Confirm and set your PERSONAL IDENTITY:

1. Please CONFIRM and set your **OFFICIAL FIRST (GIVEN) NAME(s):**
EXACTLY as it appears on your PHOTO ID.

2. Please CONFIRM and set your **OFFICIAL MIDDLE (SECOND) NAME(s):**
EXACTLY as it appears on your PHOTO ID.

3. Please CONFIRM and set your **OFFICIAL LAST (FAMILY) NAME(s):**
EXACTLY as it appears on your PHOTO ID.

4. Please CONFIRM and set your **OFFICIAL DATE OF BIRTH (DOB):**
EXACTLY as it appears on your PHOTO ID.

5. Please CONFIRM and set your **COUNTRY OF CITIZENSHIP:**
EXACTLY as it appears on your PHOTO ID.

6. Please CONFIRM and set your **PERSONAL (GOVERNMENT-ISSUED) ID NUMBER:**
EXACTLY as it appears on your PHOTO ID.

Prepare your BUSINESS ACCOUNT:

1. Please set your official **BUSINESS CATEGORY:**

2. Select your **BUSINESS TYPE:**
This will be the banking account INTO which you want YOUR approved/processed payments to be DEPOSITED.

click to select: ☐ **PERSONAL / SOLE PROPRIETOR**
(i.e., your PERSONAL or PROPRIETOR name is printed on the banking account statement, AND/OR you do NOT hold any government-issued certificate of registration for the business)

click to select: ☒ **REGISTERED BUSINESS (e.g., LLC, CORP., etc)**
(i.e., your BUSINESS name is printed on the banking account statement, AND you hold a GOVERNMENT ISSUED CERTIFICATE of registration for this business)

Set your BUSINESS DETAILS:

1. Please CONFIRM and set your **REGISTERED BUSINESS TYPE:**

3. Please CONFIRM and set your **REGISTERED BUSINESS NAME:**
The BUSINESS NAME must exactly match the REGISTERED BUSINESS NAME that appears on business' banking account statement. **LLC**

NOTE your PAYYAP CRM Address: my-business-name-LLC@mail.payyap.network

6. Please CONFIRM and set your **REGISTERED BUSINESS (TAX) ID NUMBER:**
The BUSINESS ID NUMBER must exactly match the FORMAL BUSINESS ID NUMBER that appears on business' REGISTRATION CERTIFICATE.

7. Please CONFIRM and set your **BUSINESS WEB SITE ADDRESS (URL):**
Please set your business website address, or any social network link (e.g., facebook™, LinkedIn™, etc.) that profiles you and/or your business.
URL e.g., https://example.com; www.example.com/profile_name; etc.

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**
Balance DUE: **USD 0.00**

FINAL KYC ("Know Your Customer") WIZARD™ RESULTS: FINAL STEP (2 of 2)

Based on the information that you have provided, please confirm that you have "scanned" the following REQUIRED DOCUMENTS (for online submission, as proof of account identity):

PERSONAL IDENTITY ('PHOTO ID'):

list of acceptable documents:

- Government-issued Driver's License (w/ Photo)
- Government-issued Passport (w/ Photo)
- Government-issued Photo ID

the photo id **must** display your name: **"Firstname Lastname"**

the photo id **must ALSO** display your date of birth: **"0000-00-00"**

the photo id **must ALSO** display your id number: **"00000000000"**

[click to EDIT identity details](#)

upload the document here: shea_writer_pp_bw.png

Choose Files to BROWSE & SELECT or DRAG & DROP:

*** Drag and Drop Files Here ***

☒ **Uploaded 915 KB of 915 KB** 100%

- Flexible KYC Form (per gateway)
- Interactive & Easier to Complete

- # PAYYA

...Exclusive & Patented Technologies...

Submitted Verification of PERSONAL PHOTO IDENTIFICATION:

Source IP / LOCATION:	104.54.206.61 / AUS
DATETIME SUBMITTED	2016-08-17 03:13:40
NAME, FIRST:	Shea <input type="radio"/> mis-matching ID <input type="radio"/> not on ID <input type="radio"/>
NAME, MIDDLE:	---
NAME, LAST:	Writer <input type="radio"/> mis-matching ID <input type="radio"/> not on ID <input type="radio"/>
ID NUMBER:	123456789 <input type="radio"/> mis-matching ID <input type="radio"/> not on ID <input type="radio"/>
Country of CITIZENSHIP:	United States <input type="radio"/> mis-matching ID <input type="radio"/> not on ID <input type="radio"/>

SET PHOTO-ID STATUS:

 - ☒ SUBMITTED
 - ☐ Set ON-HOLD / Requires Additional Review
 - ☐ No Photo
 - ☐ Corrupt File / Unable to Open Document
 - ☐ Password Protected
 - ☐ Poor Quality / Illegible Document

- ☐ **APPROVE as "VERIFIED"**


☒ send NORMAL email receipt | ☐ do NOT send email receipt ☐

Main Menu

- Personal Profile
- **Multi**-Business Account Management

PAYYAP The Payments App™ Secured w/ Exclusive & Patented Technology

Please manage your account below...

Main Menu Support  Log Off

PERSONAL ACCOUNT:		PERSONAL SERVICES:	
1. Firstname Lastname	(coming soon)	USD 0.00	Manage
demo@payyap.network			
identity: SUBMITTED			
location: Unknown			

BUSINESS ACCOUNT:		BUSINESS SERVICES:	
2. My Business Name PDB	business inbox: my-business-name-pdb@8dt.payyap.network	USD 0.00	Manage
my-business-name-pdb@8dt.payyap.network		• capacity: 1 GB (used: 0% available: 100%)	
identity: SUBMITTED		take payments: PAYYAP.network/my-business-name-pdb@8dt.payyap.network	
location: Unknown			

Register Another Business Account

MASTER ACCESS CONTROLS:		BUSINESS SERVICES:	
• LOGIN ID:	demo@payyap.network	Manage	
• LOGIN PASSWORD:	(not displayed)	Manage	

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Email & IVR Invoicing

[Main Menu](#) [Support](#) [Log Off](#)

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.paypay.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**
Balance DUE: **USD 0.00**

Account Settings

Get Paid

History

PAYYAP Real-Time Telephone Payments

Get PAID over the PHONE!

- Fully automated, recorded voice authorizations.
- Fully PCI-compliant, payment capture service *...in the cloud!!*
- Accept MC/VISA payments... over the phone, right now!!

Click To Start

Online Invoicing

Get PAID via EMAIL!

- Send a NEW Email Invoice:**
Set the AMOUNT DUE, the CUSTOMER's DETAILS (Name, Email Address, etc.), and SEND!!
Your customer will receive an email with a link to your payment page -- with all of the details pre-set!
- Manage Email Invoice History:**
Monitor and manage the status of previous Email Invoices that you have sent.

Click to Send

Click to Manage

Email Invoicing (details)

Main Menu Support Log Off

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**
Balance DUE: **USD 0.00**

Account Settings **Get Paid** *History

Send a PAYYAP E-Invoice (Payment Request) to someone... View E-Invoice History

1. Base Currency (Cannot be changed at this time.)	USD (US Dollar)	✓
2. Requested Amount:	USD 20.00 <small>Limit: 300.00</small>	✓

NOTE: PAYYAP is a USD-based service. Multi-currency translation is enabled to help you calculate the value in your local / preferred currency. The recipient will be billed in USD, and you will receive the displayed USD amount.

3. Salutation:	<input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. <input type="radio"/> (none)	(optional)
4. Recipient's First Name:	Firstname	✓
5. Recipient's Last Name:	Lastname	✓
6. Recipient's Email Address:	example@payyap.network	✓
7. Invoice No. / Reference ID:	001	(optional)
8. Extra Note:	Extra note...	(optional)

Notice Preview:

Notification Subject:	attn: Firstname Lastname (re: Payment Request From My Business Name PDB)	✓
Notification Message:	<p>...</p> <p>Dear Firstname Lastname,</p> <p>Please accept this payment request on behalf of My Business Name PDB.</p> <p>Invoice No. / Reference ID: 001</p> <p>Total Requested Amount: USD 20.00</p> <p>Extra Note:</p> <p>Extra note...</p> <p>To pay this request, please click on the following link:</p> <p>https://PAYYAP.network/my-business-name-pdb@8dt.payyap.network#e5e8dcf7d6639fea517c11acc4321d94</p> <p>PAYYAP is a trusted payment processor for My Business Name PDB.</p> <p>If you have any questions about this email notice, simply 'Reply' to contact My Business Name PDB.</p> <p>Kind regards,</p> <p>Team PAYYAP</p> <p>support@PAYYAP.network</p> <p>https://support.PAYYAP.network</p> <p>...</p>	✓
1. Notification From:	"My Business Name PDB" <my-business-name-pdb@8dt.payyap.network>	✓
2. Notification To:	"Firstname Lastname" <example@payyap.network>	✓
3. Send a copy of this notice to: demo@payyap.network	<input type="radio"/> Yes, please send me a copy. <input checked="" type="radio"/> No, thank you.	(optional)

required fields ✓

PAYYAP

Secured w/ Exclusive & Patented Technology

Dear Firstname Lastname,

Please accept this payment request on behalf of **My Business Name**.

Invoice No. / Reference ID: 001

Total Requested Amount: USD 20.00

Extra Note:

Extra note...

To pay this request, please click on the following link:

<https://payyap.network/my-business-name-pdb@8dt.payyap.network+e5e8dcf7d6639fea517c11acc4321d94>

If you have any questions about this email notice, simply 'REPLY' to to this email, to contact My Business Name (my-business-name-pdb@8dt.payyap.network).

PAYYAP is a trusted payment processor for My Business Name

Thank you for placing your trust in PAYYAP™.

Regards,

PAYYAP Support Staff
 support@PAYYAP.network
<https://payyap.network>

[Click here to UNSUBSCRIBE](#) from the PAYYAP Newsletter.

- Complete Interface
- Clear Invoicing

IVR Invoicing (details)

Main Menu Support Log Off

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.paypay.network (0 UNREAD)

ACCOUNT Balance: **USD**
Balance DUE: **USD**

Account Settings Get Paid History

Start Here: Step 1 of 1

1. **Total Sale Amount:** 10.00
Transaction Limit: USD 300.00 / customer / week

2. **Total Transaction Charge:** 10.00

Customer Identity: Exactly as It Appears on the Customer's Credit Card Statement

1. **Name On Card:** Firstname Lastname
Example: Jane D. Smith

2. **Card Holder's DATE OF BIRTH (DOB):** 1900 01 (Jan) 01

3. **Card Holder's Email Address:** shea.writer@nsdb.com
example: j.doe@example.com

Billing Address: Exactly as It Appears on the Customer's Credit Card Statement

1. **Billing Country:** United States

2. **Billing Region / State:** New York

3. **Billing Postal / ZIP Code:** 10152

4. **Billing City:** NYC

1. **Billing Street Address (1):** 375 Park Avenue; Suite 2607
example: 123 Something Street

2. **Billing Street Address (2):** (optional)
example: Suite 100

Cardholder Mobile Number: Only the original cardholder may authorize a payment.
(Do not attempt to authorize a payment on a card that is not yours.)

1. **Country (Calling Code) of your Customer:** United States | +1

2. **Cardholder's SMS/Mobile Telephone Number:** +1 7029806266
Landlines may not be used for payment authorizations.
format: local telephone number (e.g., USA: 212-555-1212; AUS: 0404 555 555)


Finally:

PAYYAP Service Acknowledgements:

check: ☒ I Acknowledge My Customer's Right to a 14-DAY REFUND

check: ☒ I Acknowledge My Customer's Right to 100% Identity Protection.

Cancel required fields



PAYYAP

Cancel

PLEASE HOLD

...while we contact your customer & process the payment:

Payment Status:	Calling +1/7029806266
Connected:	<input checked="" type="checkbox"/>
Confirmed Identity:	<input checked="" type="checkbox"/>
Card Account Number:	<input checked="" type="checkbox"/>
Card Expiration Date:	<input checked="" type="checkbox"/>
Card Security Code:	<input checked="" type="checkbox"/>
Confirmed Amount:	<input checked="" type="checkbox"/>
Confirmed Terms:	<input checked="" type="checkbox"/>
Processing Payment Request:	<input checked="" type="checkbox"/>
Payment Results:	

- Clear Interface
- Real-Time Process Updates

(All) Invoice Management


- Process Updates
- Resending & other management options

PAYYAP The Payments App™

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PAYYAP

SUCCESS!
An E-Invoice (Payment Request) has been sent to Firstname Lastname <example@payyap.network>

Main Menu Support  Log Off

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**
Balance DUE: **USD 0.00**

Account Settings Get Paid History

Invoice History [Send a NEW E-Invoice](#)

Timestamp:	Invoice Details:	Status:	Select Invoice:
5:16 am 2016.09.19	REFERENCE: 001 TO: Firstname Lastname example@payyap.network AMOUNT: USD 20.00	SENT by Firstname Lastname (via My Business Name) Not yet viewed by the recipient. A follow-up, invoice reminder is scheduled to be sent (automatically) in 71 hours.	<input type="checkbox"/>

Select Invoice(s) above, then click an ACTION BUTTON: [DELETE](#) ...or [Mark As PAID](#) ...or [RESEND Now](#)

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24-Hour, Worldwide Customer Support

Transaction History

Main Menu Support [Log Off](#)

Active Account: **My Business Name PDB**
my-business-name-pdb@8dt.paypay.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**

[Balance DUE](#): **USD 0.00**

Account Settings

Get Paid

History

*Most Recent Displayed Transactions: 1 of 1

Timestamp:	Account:	Details:	Account (USD)
7:58 am 2016.09.19	INCOMING Payment: shea.writer@nsdb.com	Approved 🔗 🔗 95% (USD 8.55): DTR (30): 30 🔗 5% (USD 0.50): DTR (180): 180 Click to REFUND	Received: 10.00 9.5% Fee - 0.95 Net: 9.05
			Displayed Sub-Total: USD 9.05

*Most Recent

First | < Next 10 | Previous 10 > | Last | Search Dates

PAYYAP The Payments App™

Transaction (Incoming Payment) Receipt:

1. Time of Transaction:	September 19th, 2016 (7:58 am)	🔗
2. Source of Payment:	shea.writer@nsdb.com	🔗
3. Incoming Payment:	0.00	🔗
4. Incoming Payment Fee (9.5%):	-0.95	🔗
5. Net Total:	-0.95	🔗
6. Transaction (Incoming Payment) Status:	Approved	🔗
7. Days To Release (DTR): (more info 🔗)	30	🔗

Your Account Balance Details:

1. Account Balance (Before Payment):	0.00	🔗
2. Account Balance (After Payment):	9.05	🔗

To issue this customer a REFUND**:

Please follow this [two-step process](#):

STEP 1: Please "check" this box: ☐

STEP 2: [CLICK THIS BUTTON](#) to "confirm and REFUND" this transaction, now!

[Click to Cancel / EXIT](#)

** Refunds NEITHER effect your Merchant Rating NOR do they effect your Dynamic Processing Fee. Improve your Merchant Rating: [Issue REFUNDS](#) to AVOID costly chargebacks.

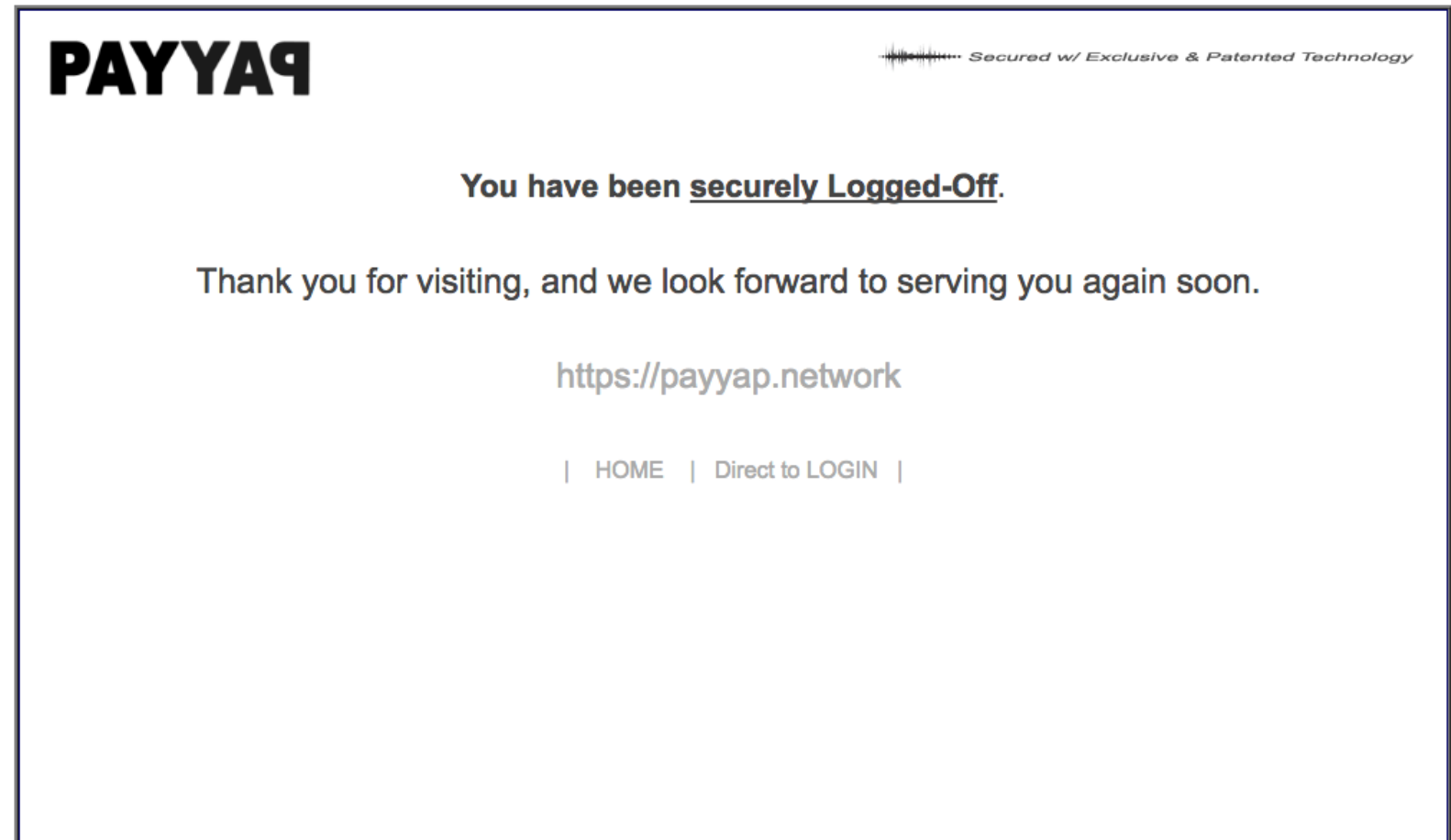
- Recorded Voice Authorization



Click & Listen to Sample Audio

- Full Transaction Details
- Transaction Refunding

Desktop/WEB Logout



- PCI Certified
- AML Compliant:
 - All transactions are strictly C2B & compliment within the approved MCC.
 - P2P payments (i.e., uncoded & generic person-to-person remittance) are NOT supported.
 - Self-loading funds is strictly prohibited.
- Channel, Member & Account-specific Velocity Controls.
- ***Each Payment is Voice Authorized & Recorded***

PAYYAP

(pronounced: “pay app”)

The Payments App™

And worldwide @ your favorite app store:



LIVE DEMO ACCOUNT CREDENTIALS:

- USER: demo@payyap.network

investor.relations@payyap.network