

# PAYYA9

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 6<sup>th</sup> 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,  
"6th Channel"  
technology & services.



# BANK CARD INDUSTRY NICHE

Channel #1 : Face-to-face transactions via SWIPE & SIGNATURE

Channel #2 : Remote transactions via WEB

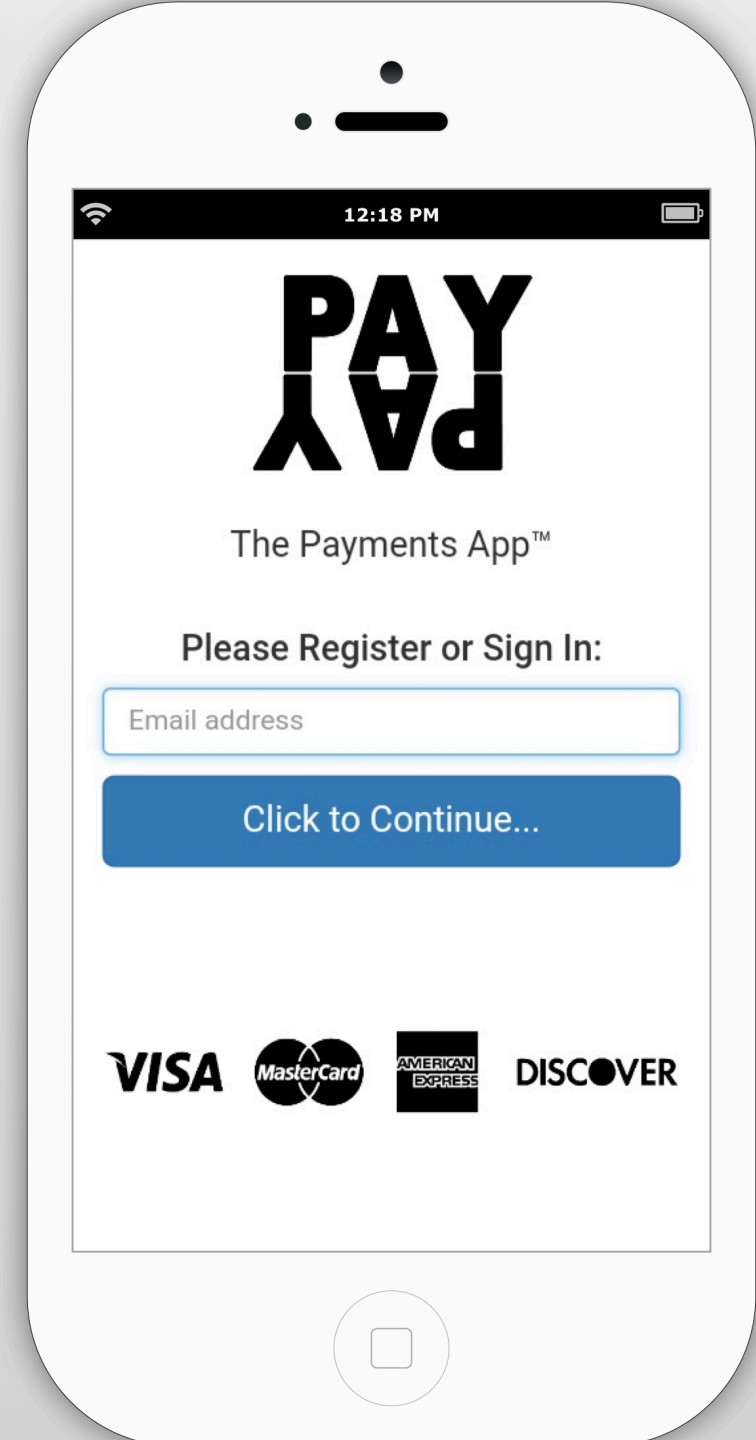
Channel #3 : Remote transactions via EMAIL

Channel #4 : Remote transactions via TELEPHONE

Channel #5 : Remote transactions via SMS

**Channel #6 : Remote (& Face-to-Face) transactions via “APP”**

- PAYYAP is first to market w/ zero-hardware (“pure App”), 6<sup>th</sup> Channel Technology & Merchant Services



# SIMPLY, MERCHANT-DRIVEN

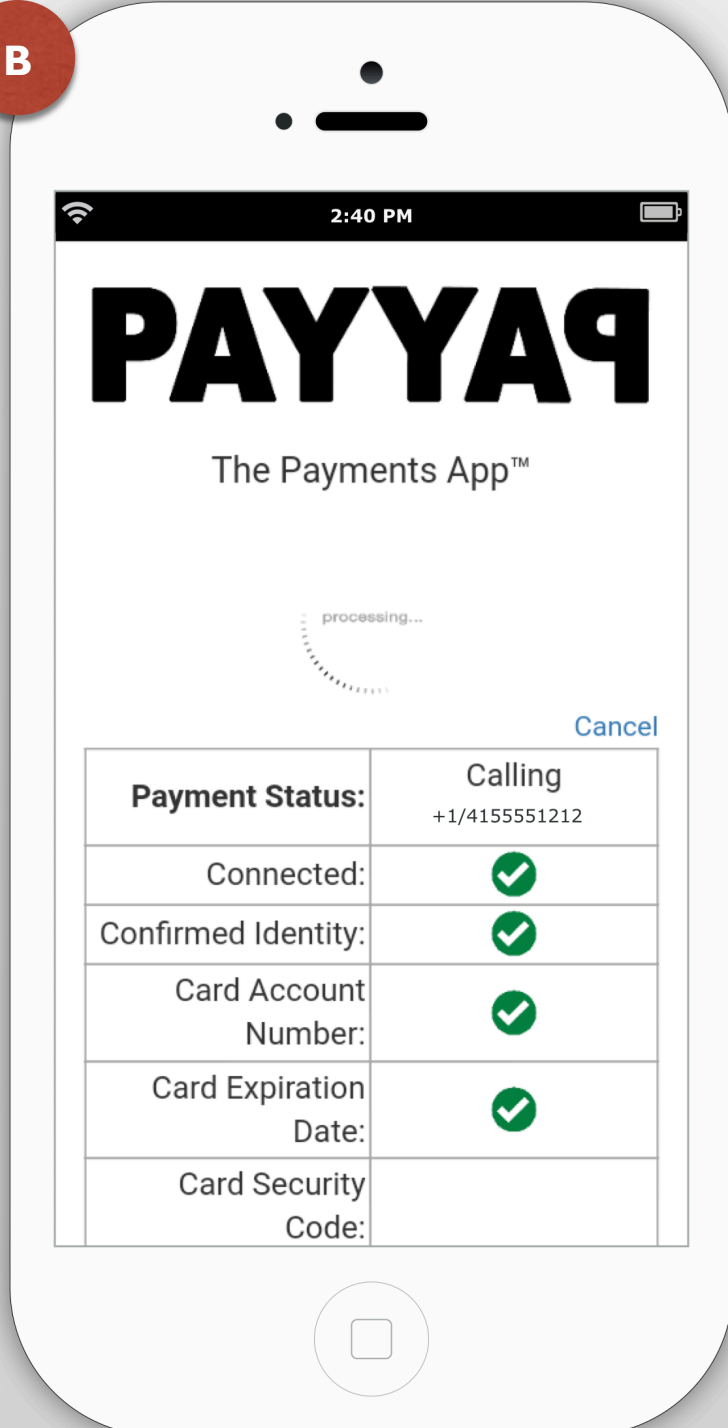


## STEP 1 / 3:

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 is divided into sections. The first section is titled "Start Here" and includes a link to "demo\_account". The second section is titled "1. Total Sale Amount" and features a text input field with "75.00" and a green checkmark icon. Below this is a note: "Transaction Limit: USD 500.00 / customer / week". The third section is titled "Customer Identity" and includes a link to "Select Contact". The fourth section is titled "1. Name On Card" and features a text input field with a placeholder "Name". Below this is an example: "Example: Jane D. Smith". The fifth section is titled "Cardholder Mobile Number" and has a text input field. The app is displayed on a white smartphone with a black home button at the bottom.



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

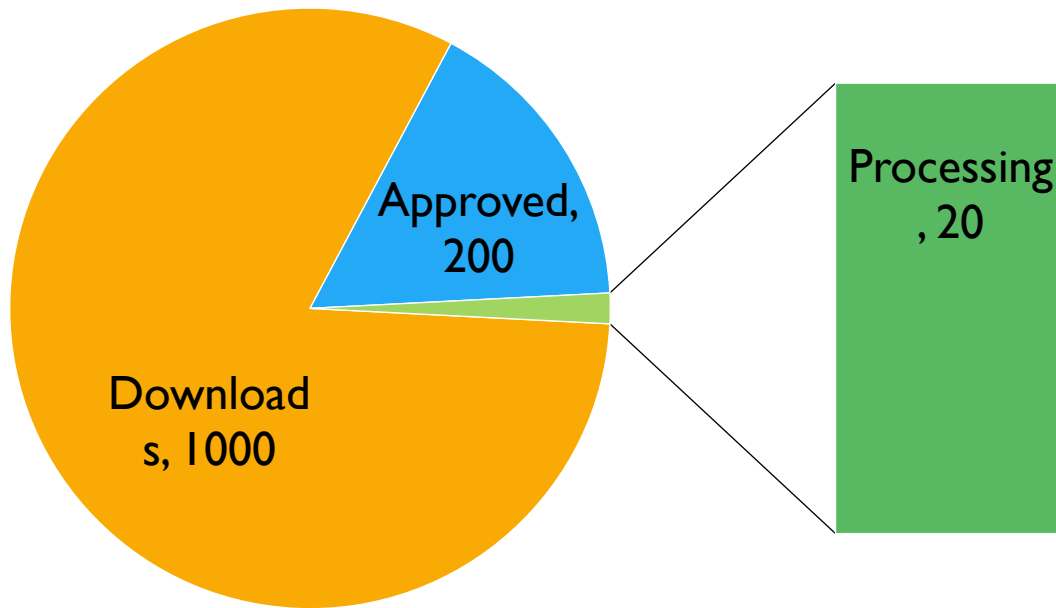


LIVE DEMO ACCOUNT CREDENTIALS:

- USER: [demo@corp.nsdb.com](mailto:demo@corp.nsdb.com)
- PASS: demo

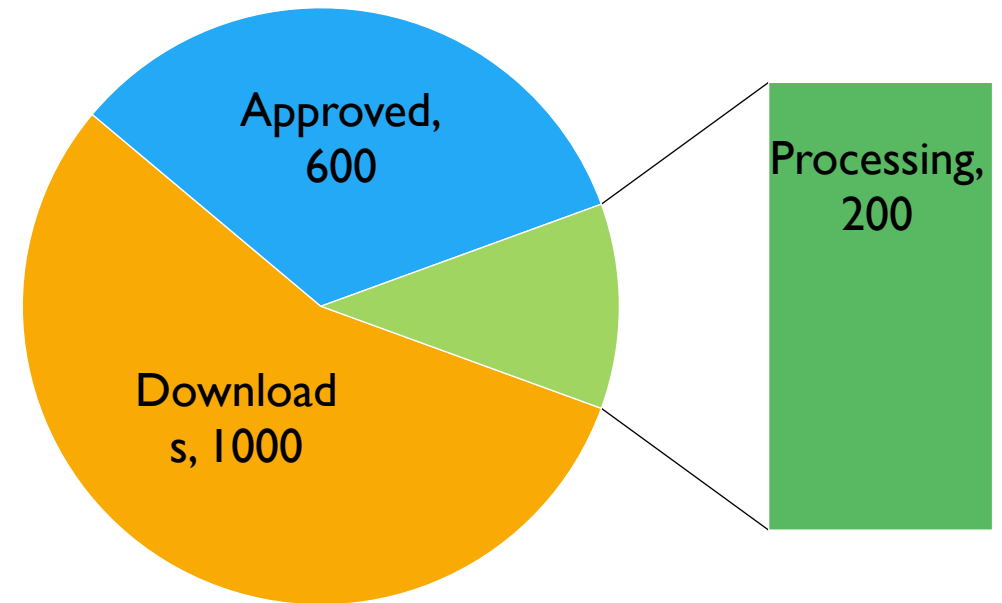
- PAYYAP IS LIVE & CASH-FLOWING -  
PILOT METRICS: STRONG & STRONGER DEMAND

USA METRICS (LIVE)



- 1,000+ Registered Vendors (downloads)
- 20+ Processing Accounts
- \$10,000+ Total payment volume...and counting!

INTERNATIONAL METRICS (PAUSED)



- 1,000+ Registered Vendors (downloads)
- 200+ Processing Accounts
- \$100,000+ Total payment volume (paused)



# 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

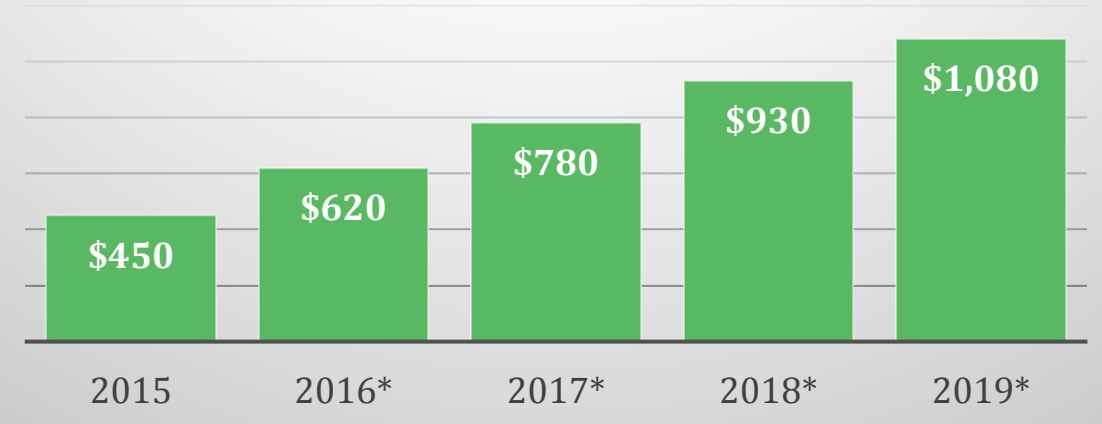
## GLOBAL MOBILE PAYMENTS INDUSTRY

### **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)*



# 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

# MANAGEMENT TEAM

## Shea Writer

Founder; CEO

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 Support Manager

13+ years of experience owning and managing successful businesses.

4+ years experience with setting up a system for detecting fraud in the online space for Myer.

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

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
<b>Investor's Market Value</b>	<b>\$ 500,000</b>	<b>\$ 1,403,672</b>	<b>\$ 29,583,131</b>
<b>Investor ROI (year 3 exit)</b>			<b>58X</b>

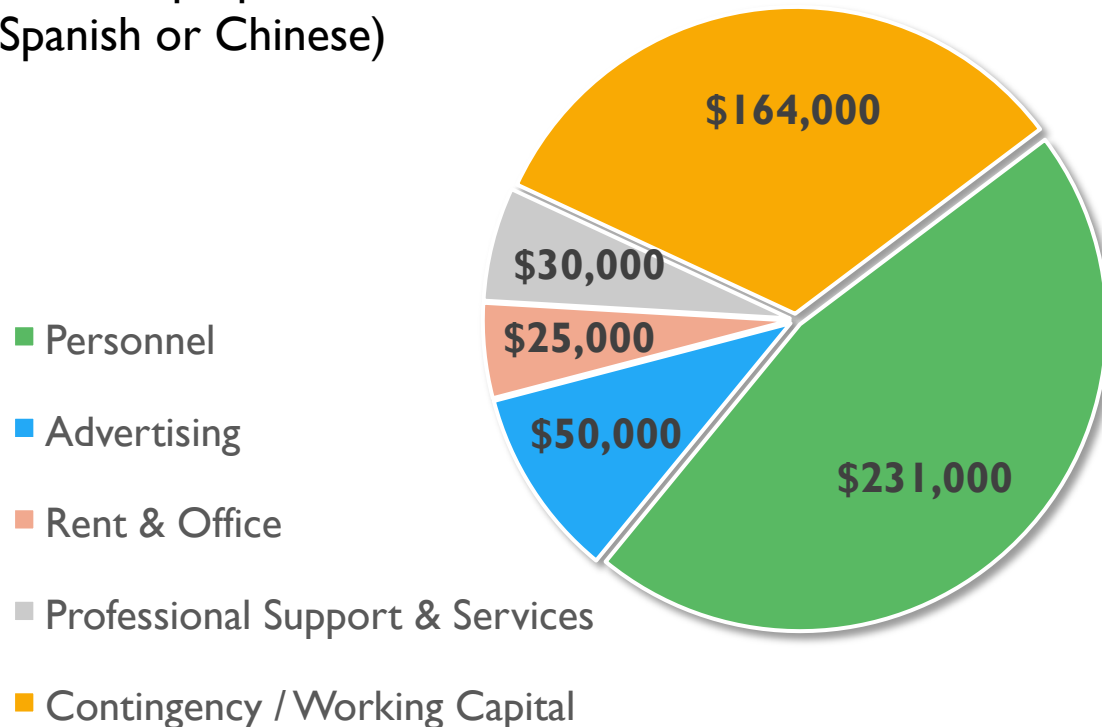
*\*Takes into account a second round of financing with an anticipated investment of \$3,000,000 at a \$10,000,000 post-money valuation.*

# USE OF FUNDS

**\$500,000**

## CURRENT ROUND

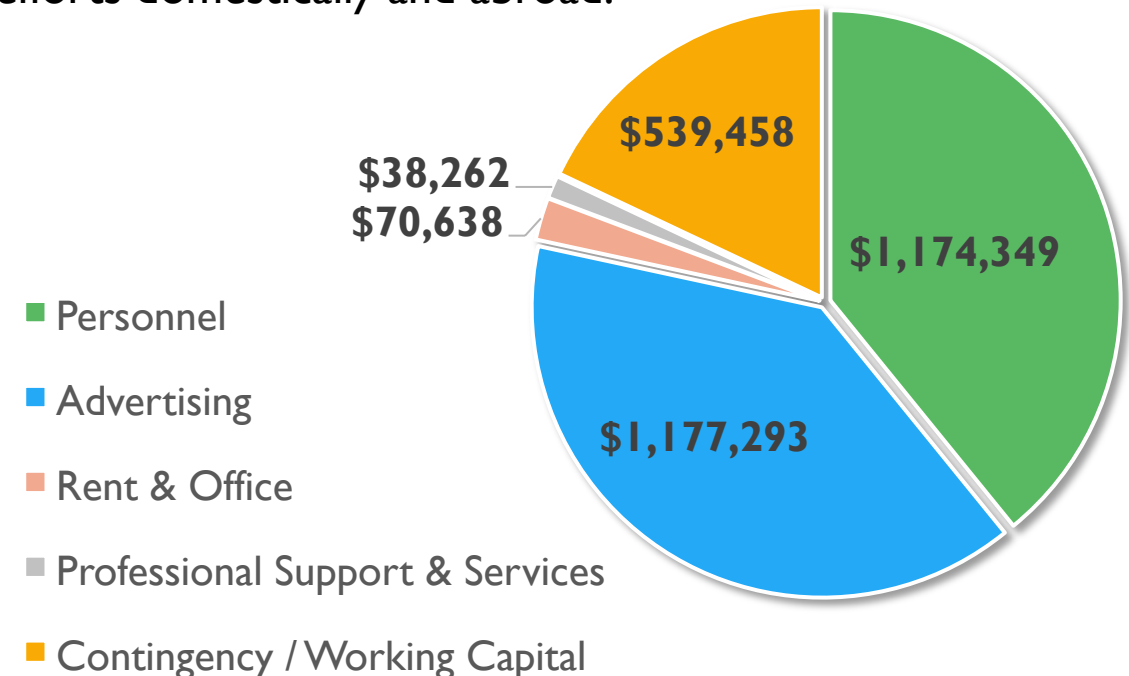
Primary purpose is to bring on technical staff to complete back-end preparation to launch into international markets (Spanish or Chinese)



**\$3,000,000**

## NEXT ROUND

Primary purpose is to bring on more technical & support staff and to aggressively ramp-up marketing & advertising efforts domestically and abroad.



# PAYYAP

THE PAYMENTS APP™

Shea Writer

Founder CEO

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