

PAYYAP

The easiest way to get paid over the phone.

“Lawyer”

“Sara”



PROBLEM:
Taking manual payments over the phone is tedious & time-consuming, for Lawyer*

SOLUTION:
PAYYAP quickly takes Sara’s automated payment over the phone, for Lawyer*



Value Proposition

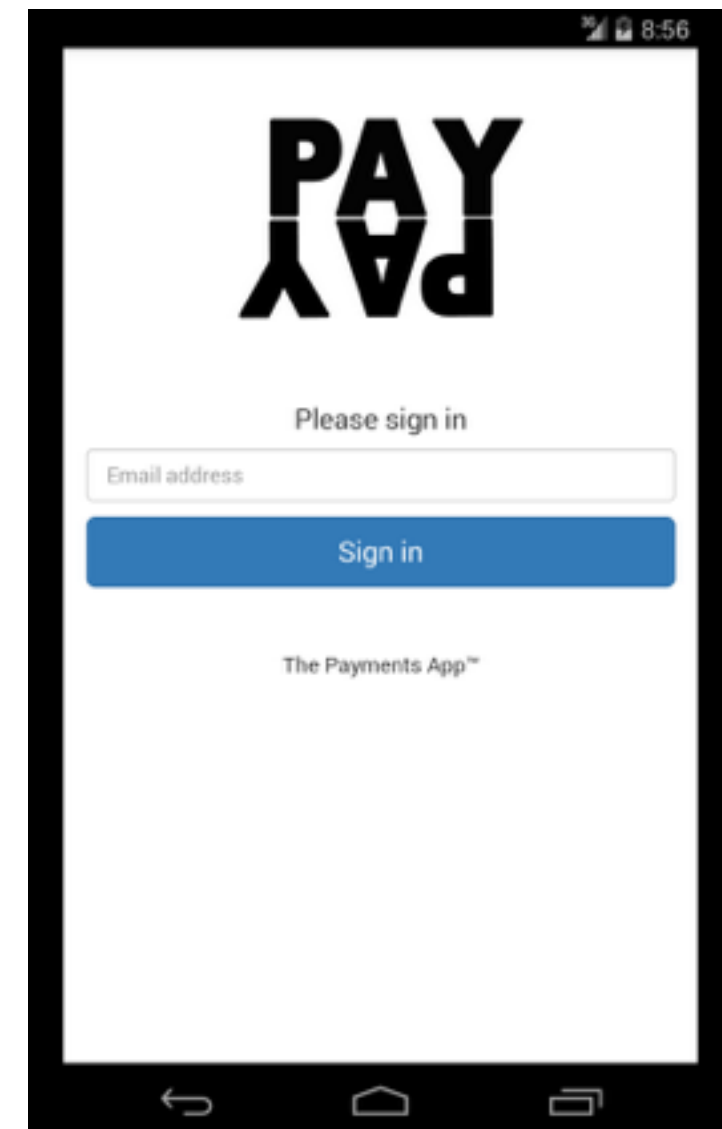
The only app that gets you paid over the phone.

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:

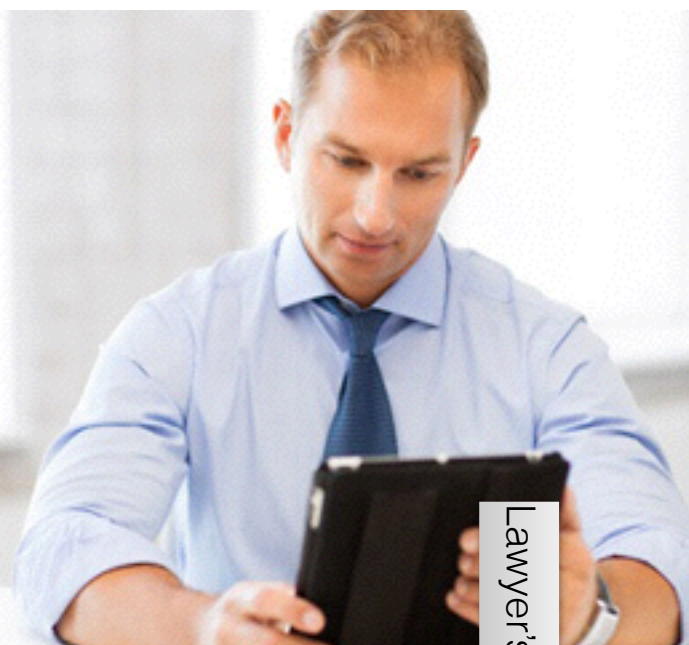
- No desktop / laptop / tablet required
- No internet required / no Apps to download
- Receiving an automated telephone call is familiar & free
- Quickly complete payments by speaking to an automated operator (or using the telephone keypad)
- Voice biometric security enables fast repeat use



Get Paid w/ **PAYYAP:** vs. PayPal, etc.

REQUEST	PAYYAP "Payment Request Process"	Start	PayPal, etc. "Payment Request Process"
STEP 1:	Open PAYYAP App	Full Payment Cycle	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:	<i>N/A - payment process has already begun</i>		Customer navigates to the PayPal email invoice; and clicks to "pay the invoice"
STEP C:	Automated payment operator takes credit card details over phone (<u>voice-driven</u>)		Customer completes an online payment form at paypal.com (<u>manual key-entry</u>)
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; <u>Business moves forward</u>	Finish	No. The payment occurs at the leisure of the Customer; <u>Business is paused</u>
TIME TO COMPLETION	~ 5 mins.		(unknown)

Product & Use Case



Lawyer's **PAYYAP** View

"Lawyer"

- **It's billing day, and Lawyer wants to get paid.**

- Lawyer simply opens **PAYYAP** (on his Android/iOS device), selects Sara's details (Amount to be Paid, Name & Telephone Number).
- PAYYAP** voice servers place an *automated* call to Sara's telephone.
- Sara answers the call & follows *automated* instructions to complete the payment over the telephone.
- PAYYAP** displays Sara's real-time payment processing status for Lawyer.

Lawyer's **PAYYAP** View



B/C "Sara"

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

PAYYAP

Start Here Active Account: **Tailor 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:	Tailor 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

Merchant & Service Details

- REGIONS: All international merchants
- MARKETS: High-risk
- SPECIALITY: **India-based merchants**
- * Processing Fee: 9.5%
 - Flat Rate
 - No Monthly Fees
 - FREE Refunds
 - * USD 25 Chargeback Fee @ 5% Chargeback Limit
 - * 10% Rolling Reserve @ 180 Days
 - * Weekly (every Monday) payouts @ 30 days in arrears
 - Payouts to any SWIFT-linked bank account (worldwide).



*Our fees are subject to change as we work to secure better larger and better acquiring bank partners.

Affiliate Details



- PROFIT SHARE: **50%**
 - PAYAYP BUY RATE*: 6.5%
 - PAYYAP SELL RATE*: 9.5%
 - PAYYAP GROSS MARGIN*: 300bp
 - YOU TAKE: 150 basis points of Gross Processing Volume (GPV). Example:
 - USD 100,000 (GPV) * 150 basis points = 1,500 (your commission)
- Paid monthly to any PayPal account (or SWIFT-linked bank account)

*Our RATES & MARGIN are expected change over time. However, no matter the changes, you will always see 50% PROFIT SHARE for the life of the merchant.

REGISTER NOW:

<https://affiliates.bangk.com>

PAYYA9

(pronounced: “pay app”)

The Payments App™

Now available worldwide at your favorite app store:



affiliates@bangk.com