



Mobile-Based
PCI/DSS/KYC/AML-Compliant Merchant Boarding
& Administration Platform

PAYYAP is a technology provider to the merchant banking and payment gateway industry.

★ **Easier for merchants to complete**

- ☑ Higher applicant conversions
- ☑ More profit

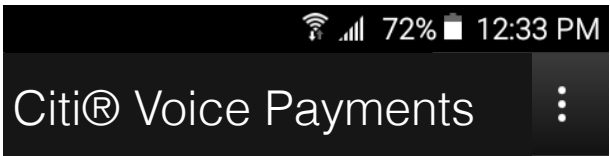
★ **Easier for underwriters to manage**

- ☑ Lower administrative costs
- ☑ More profit

The following illustrates our “whitelabel” **App-based merchant on-boarding platform**:

Prospective merchants simply download your branded, merchant boarding App; then, applicants are guided through a streamlined PCI/DSS/KYC/AML-compliant merchant application process, as follows:

LOGIN / EMAIL VERIFICATION



Please Register or Sign In:

Email address


Click to Continue...



i. PROCESSING PROFILE

71%12:36 PM

Citi® Voice Payments



Configure Your Profile

Select Your Region

United States

Business Category

Please select one...

Business Description

Please select one...

At least 3 key words to describe your business / what you sell

Keywords

Years Doing Business

Please select one...

Have you accepted credit/debit card payments in the past year?

Yes

No

Estimated Average Transaction Value

Please select one...


SAVE and Continue...

SAVE and Finish Later

ii. PERSONAL PROFILE

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Citi® Voice Payments



STEP 2/4 ("Personal Identity")

First Name

Your First Name

Last Name

Your Last Name

Telephone Country Code

Your Personal Telephone #

Your Personal Telephone #

Example : 2134560987 (10 digits)

Street Address

Street Address

ZIP Code

Postal Code

Date of Birth

YEAR

MONTH

DAY

Personal Social Security #

Personal Social Security #

SAVE and Continue...


SAVE and Finish Later

SAVE and Back to Edit

iii. BUSINESS PROFILE

69%12:47 PM

Citi® Voice Payments



STEP 3/4 ("Business Identity")

Business Name

Business Name

This name will appear on your customer's credit card statement.

Telephone Country Code

Business Telephone Number

Business Telephone Number

Example : 2134560987 (10 digits)

Business Email Address

janedoe@payyap.network

Business Website / URL (optional)

Business Website / URL

example: http://facebook.com/my_business_page

Business Type

Please select one...

Business Tax (EIN) ID

Business Tax (EIN) ID

SAVE and Continue...

SAVE and Finish Later

SAVE and Back to Edit

Continue...

PAYYA9

iv. DOCUMENT PROOF

Citi® Voice Payments

STEP 4/4 ("Proof of Identity")

Due to requirements placed upon us by our Processing Bank, every **XXXXX** Account Holder must provide "Proof of Identity". We understand that uploading personal information (especially as it relates to your identity) can be a little intimidating... Rest assured **XXXXX** is a one-hundred-percent secure, PCI Compliant and Security-Metrics Validated, Payments Service Provider. All Account Information is held with the utmost security, privacy and respect. We thank you in advance for your understanding in accommodating this final step (Upload Proof of Identity).

From the pull-down menu below, please select the option that best suits you. Then, using the built-in PAYYAP Camera / Uploader, please take a photo (or upload a file), of your Identity.

Personal Identity Upload (from photo, scan or file):

Please select (1) one to upload...

With your mobile device camera, you may now please take a photo of your Proof of Personal Identity – Simply click on the button (below): "Take a Photo!" – or if you have a file/scan/or photo (of your Personal ID) already "in" your mobile device gallery/storage, then: "Upload a File!"

Click here to "Take a Photo"

Click here to "Upload a File"

Business Identity Upload (from photo, scan or file):

Please select (1) one to upload...

With your mobile device camera, you may now please take a photo of your Proof of Business Identity – Simply click on the button (below): "Take a Photo!" – or if you have a file/scan/or photo (of your Business ID) already "in" your mobile device gallery/storage, then: "Upload a File!"

Click here to "Take a Photo"

Click here to "Upload a File"

Proof of Pricing Upload (photo or file):

Please select (1) one to upload...

With your mobile device camera, you may now please take a photo of your Proof of Pricing – Simply click on the button (below): "Take a Photo!" – or if you have a file/scan/or photo (of your Pricing) already "in" your mobile device gallery/storage, then: "Upload a File!"

Click here to "Take a Photo"

Click here to "Upload a File"

SAVE and Confirm to ACTIVATE

SAVE and Confirm Later

SAVE and Back to Edit

v. CONFIRMATION

Citi® Voice Payments

Confirm and Activate

Region	United States
Business Category	I sell services.
Business Description	(Other)
Keywords	Commercial Arborist, Tree Care and Maintenance
Years Doing Business	2+ years doing business
Have you accepted credit/debit card payments in the past year?	No
Estimated Average Transaction Value	150 - 250 USD
First Name	Jane
Last Name	Doe
Street Address	2345 Anyplace Ave.
ZIP Code	11111
Personal Telephone #	United States +1 2344445555
Date of Birth	1985 06 (Jun) 09
Personal SS#	521004321
Business Name	Free Tree Inc.
Business Telephone #	United States +1 2223334444
Business Email Address	janedoe@payyap.network
Business URL	http://freetree.com
Business Type	INC
Business Tax (EIN) ID	123456789

Uploaded Proof of Personal Identity

Uploaded Proof of Business Identity

Uploaded Proof of Pricing

[YOUR BRAND]Service Agreement

ELECTRONIC COMMUNICATION AGREEMENT

Dated: February 24, 2016. Any subsequent changes to this Electronic Communication Agreement will be dated and can be found and read in the corresponding Electron-
Communication Agreement on theXXXXX website.

Confirm and Activate!

SAVE and Back to Edit

vi. FINISHED & PENDING REVIEW

A screenshot of the Citi Voice Payments app interface. At the top, a status bar shows a cellular signal icon, 66% battery, and the time 1:00 PM. Below this is a dark header with the text "Citi® Voice Payments" and a three-dot menu icon. The main content area features the Citi logo (the word "citi" in blue with a red arc above the "i") centered. Below the logo are two buttons: a red button labeled "Invite Contacts" and a light gray button with a black question mark icon. Further down is the text "Select Your Account:" followed by a large yellow button labeled "Free Tree Inc. (PENDING)". At the bottom is a light gray button labeled "Check For Updates". The footer contains the text "Online Support" in blue and "Logout" in red.