

Business Model

PAYYAP U.S. Pricing:

- Buy Rate: 2.00% + 0.10 **(LIVE)**
- PAYYAP's "8th Channel" Service Rate: 3.35% + 0.00
- Net Profit Margin: 67.50bp

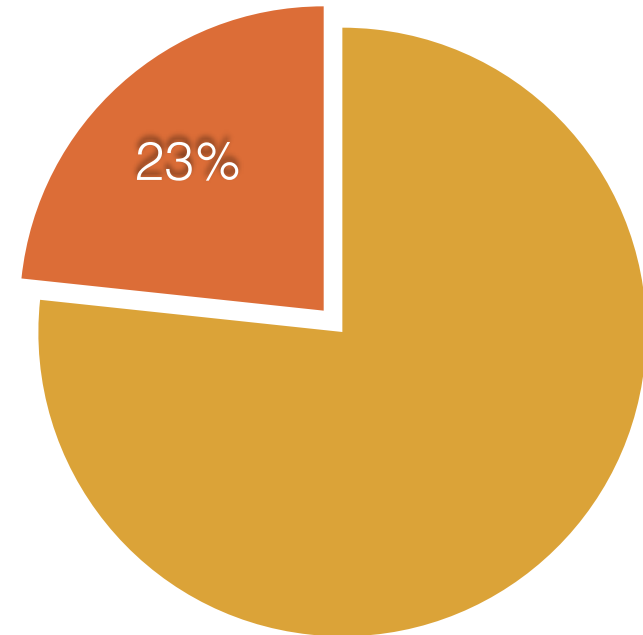
PAYYAP E.U. Pricing:

- Buy Rate (est): ~3.00% + 0.00 (coming soon)
- PAYYAP's "8th Channel" Service Rate (proj): 4.6% + 0.00
- Net Profit Margin (proj): 67.50bp

PAYYAP Global (regionally generic) Pricing:

- Buy Rate: 5.00% (coming soon)
- PAYYAP's "8th Channel" Service Rate (proj): 6.50%
- Net Profit Margin (proj): 1.50bp

- Cost of Service
- Projected Gross Profit Margin



vs. PayPal:

- Buy Rate: < 2.50%
- U.S. "Ecommerce" Sell Rate: 2.90% + 0.30 USD
- U.S. "Card Swipe" Sell Rate: 2.90% + 0.30 USD
- U.S. "Virtual Terminal" Sell Rate: 3.10% + 0.30 USD (+ 30.00 / month)
- International Sell Rate: Add 1.00% to the above (+ 2.90% FX Fee)
- 8th Channel Service ("Automated via Telephone") Sell Rate: **(none)**