# Company OVERVIEW





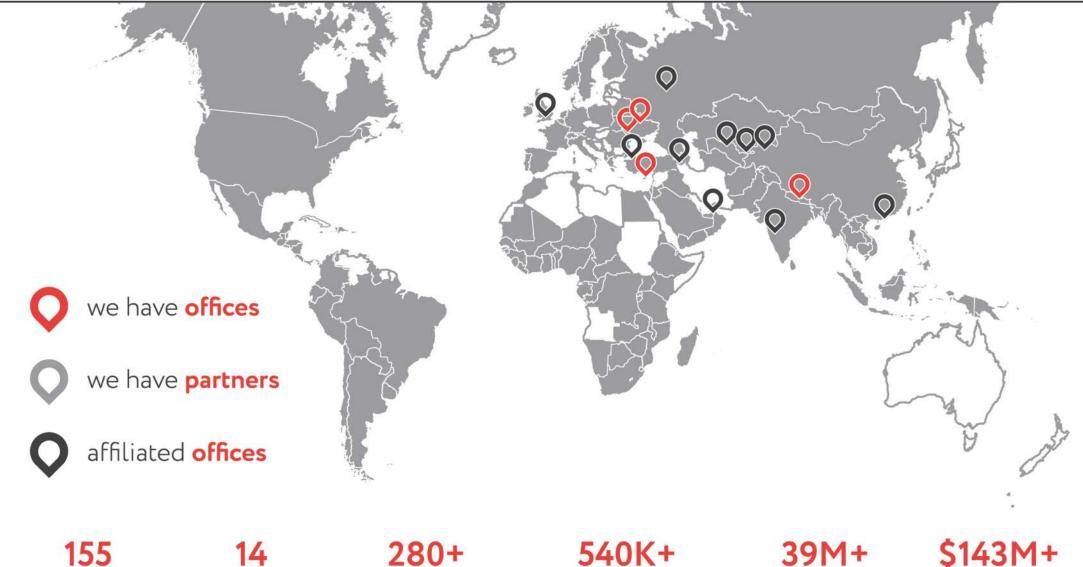
PayPoint is an innovative and reliable FinTech company focused on transforming the future of online and offline electronic payments, using various payment instruments e.g. bank cards, prepaid/stored-value cards, e-money, mobile wallets, airtime, etc.

We are committed to deliver excellence via industry best, most secure, scalable and reliable solutions to Telecom companies, Airtime providers, Financial institutions, Utility companies, Retailers, e-Commerce providers, and more.

We operate the full spectrum of currently available technologies to deliver the best services through various channels, including Self Service Kiosks, POS devices, Android & iOs App's, web interfaces, APIs, SMS & USSD messaging, QR codes, etc.







worldwide countries

worldwide offices

280+

worldwide employees 540K+

worldwide points of sale 39M+

yearly transactions \$143M+

yearly turnover

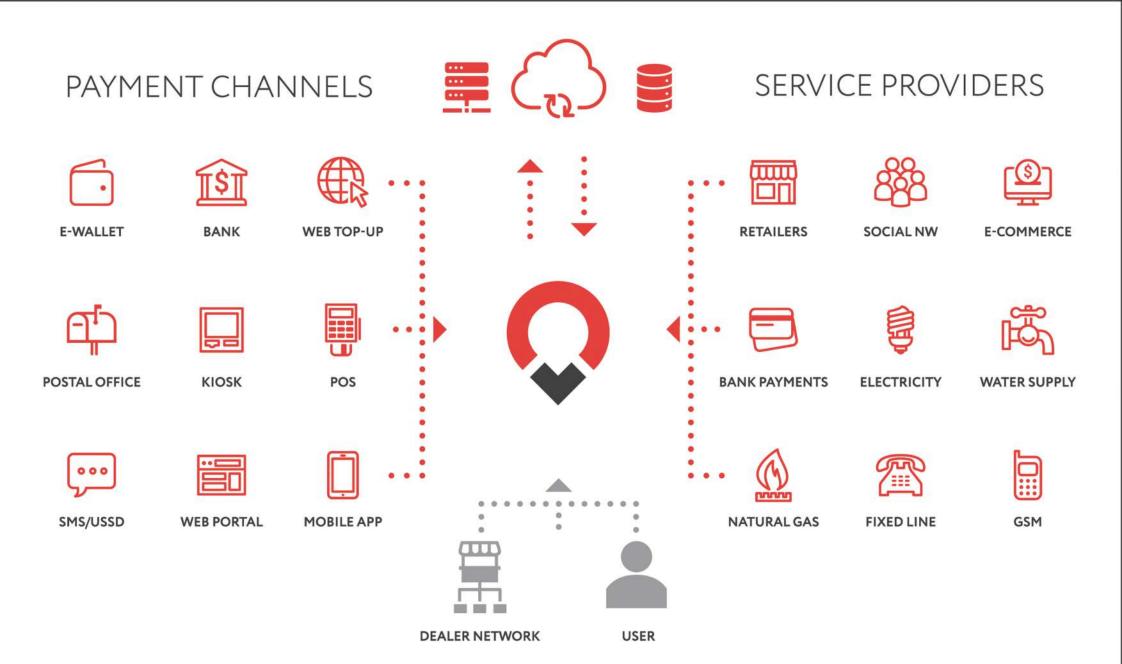


It's a full featured system designed for electronic payments collection in behalf of Service Providers using a large variety of channels – Web /Mobile applications /API /Kiosk /POS /USSD.

The solution is built to integrate service providers that need to accept payments from their customers and agents that have possibilities to physically handle those payments within a single homogeneous solution to process transactions. Ideal for telecom operators /petrol stations /retailers /service providers to get access to huge audience and start accepting both online and offline payments.









Your distribution network at a glance, anytime anywhere via highly functional and easy to use platform, enhanced by a highly intuitive interface. Access all your point of sales data, perform necessary transactions, see your history and analytics, generate reports, and more. Run your business and routine on the go, just find a broadband connection.

#### features overview



#### **ADMINISTRATION MODULE**

Create, view, edit dealer points. Deposit management. Network management and control. Tax and commissioning setting.

#### **ANALYTICS & REPORTING**

Management reporting - transactions, remunerations, flexible timing. System data crosscheck, errors troubleshooting.

#### **DEVICE MANAGEMENT**

Kiosks and POS mapping, transactions and liquidity monitoring, suspicious transactions tracking.



### system advantages



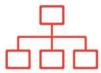
Available for Web and mobile interfaces



Easy 3rd party integration: any business process, any core or supportive system, any standard protocol



Enhanced time efficiency, reduced operation time



All payment devices connected to a unique database (web, applications, kiosk, POS)



Flexible fee adjustment by (agent, service provider, amount, percent and/or fixed amount)



Dealer's deposit control, set daily deposit limits and alarm notifications



The access rights differentiation system (users grouped by categories and by granted access rights)



Management and operational reporting on payments



Payment both via the Internet and directly at an office in cash and by credit card



Cost-effective White Label Solution enabling m-Commerce ecosystem creation, with a new method of payment using a smartphone for both, micro and macro payments.

Our Wallet is designed to serve both End users and Merchants in the most convenient, secure and flexible way. The system is easy to accept and use, has a simple and intuitive design, and is available any time anywhere on Web, iOS, Android.

### personal merchant



wallet tailored to fit your customers



exite your partners



#### business cases



#### **TELECOM PROVIDERS**

Mobile financial services and Digital Wallet for Telecom operators helps to establish new sources of revenue, create a new media channel and tools for communication, attracting and retaining consumers, increases ARPU and brand loyalty.



#### BANKS

Bank Wallet solution reaches unbanked people through their smartphones. Platform allows customers to complete financial transactions using the convenience of their device: check balances, transfer funds, pay bills, receive loans, search for branches and ATMs locations, etc.



#### MICROFINANCES

Multipurpose Digital Wallet platform for MFI helps to initiate financial transactions from any mobile device - anytime, anywhere. MFI gains competitive advantage by providing secure and convenient way to conduct cashless transactions.



#### **PETROL STATIONS**

Loyalty platform and Digital Wallet for Petrol Stations offers an alternative way of making cashless payments via digital prepaid cards, collect loyalty points, gets cash-back, makes pre-orders and transfers on the go.



# Digital WALLET

#### CASH IN & CASH OUT >

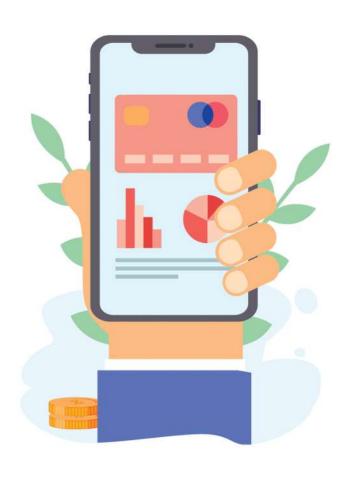
Wallet top up with cash, from bank card, from digital wallet, request money from a friend, kiosk self-service terminal, Crypto currency.

#### **PAYMENTS**

Telecom services, utility bill payments, micro loan repayment and deposit, transport cards top up, government payments and more...

#### LOYALTY >

Advanced and flexible tools to increase customer retention and boost profit.



#### **◆** REGISTRATION

Mobile phone number authorization, 2-factor authentication, password set-up and reset, PIN-code authorization, KYC module for identification.

#### **■ MONEY TRANSFER**

Fast, convenient, secure wallet-to-wallet transfers, peer-to-peer transfers, domestic and international remittance.

#### **◆** QR PAYMENT

Secure, contactless, more convenient, much faster and effortless payments.



# Digital WALLET

### delivery process



# FUNCTIONAL REQUIRMENT SPECIFICATIONS

understand needs, provide options, generate ideas, design concepts, etc.



#### SYSTEM REQUIRMENTS SPECIFICATIONS

design systems, define HW-SW needs (SaaS, data center, remote servers, cloud etc.), estimate workload and timeline sign contracts, etc.



# PROJECT IMPLEMENTATION

develop functionalities, install HW-SW, integrate support systems, integrate 3<sup>rd</sup> parties, connect channels, etc.



#### SYSTEM LAUNCH

deploy on test enviroment, perform troubleshooting, setup production enviroment, system launch.



# SYSTEM TESTING AND TRAINING

perform UAT, troubleshooting, debugging, fix errors, provide staff training, setup test environments.



# SUPPORT AND MAINTENANCE

provide system mainenance and support 24/7/365, provide regular updates.



## International MOBILE TOP UP

#### about



We are providing B2B instant mobile recharge and bill payments services worldwide.

Our solution aggregates more than 640 telecom companies and utility service providers from 147 countries globally through a unique API platform.

#### We offer:

- API integration
- Merchant Web Portal
- Merchant Mobile App
- POS/Kiosk solution



# International MOBILE TOP UP



#### **UNIQUE API**

Single API integration for all countries and operators.



#### WHITE LABEL SOLUTIONS

Dealer Web Portal and Mobile App free of charge.



#### **MULTICURRENCY**

The system works with any currency.



#### 640+ PROVIDERS

We work with more than 640 operators from more than 147 countries.



#### **INSTANT DELIVERY**

The top-up is delivered within seconds.



#### 24/7 SUPPORT

Our team is working 24/7 to help you.



# Merchant SOLUTIONS

We provide comprehensive and highly functional solutions for your business and for your point of sales. Our fast and reliable platforms, with intuitive interface and integrated products, are ready to be deployed on any devices.





# Merchant SOLUTIONS

#### solutions

#### Mobile App

A mobile point of sales designed to receive payments for mobile operators and other providers in places where there is no computer and only mobile internet is available.

#### Merchant Web Portal

Designed to receive payments for mobile operators and other providers. It suits for grocery stores, gas stations, and other point of sales where a computer and internet is available.

### POS & Kiosks

A ready and easy to deploy solution for receiving payments on your POS terminals and Kiosks.

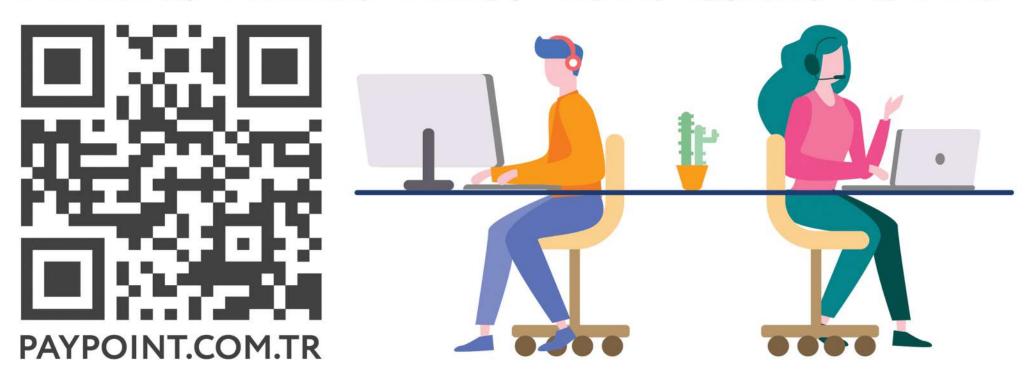






# Join US

Moldova / Ukraine / Turkey / Nepal / Cyprus / Myanmar



WE ARE GROWING FAST