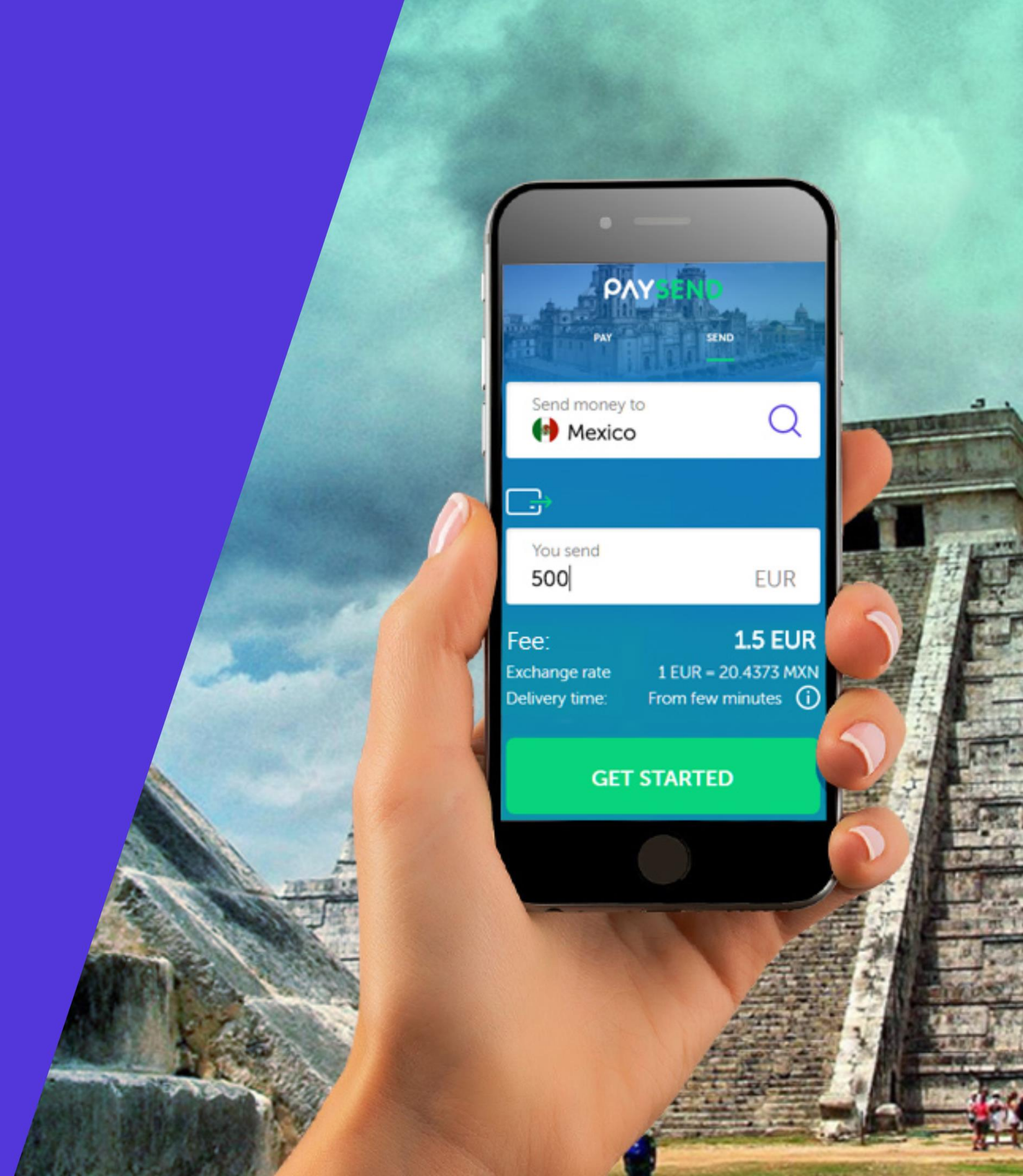


# PAYSEND

## Global Transfers — Local Money

Changing How We Send  
Money. Forever!





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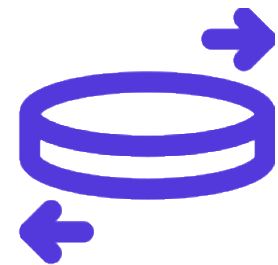
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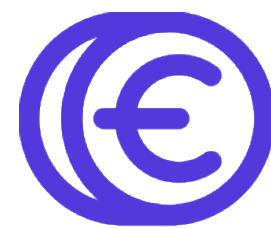
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PaySend vision is to provide the clients with most convenient way to transfer money across the globe with lowest possible fee and super-low currency exchange rates:



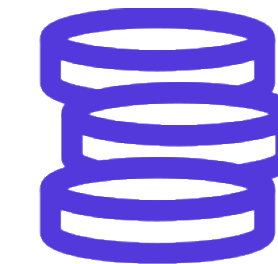
**Fixed fee for any transfer  
amount**



**Send and receive  
in local currencies**



**Close to wholesale  
currency exchange rate**



**No hidden fees,  
you pay what you  
see**

**Our goal** is to save your money and time to do more important things in your life.

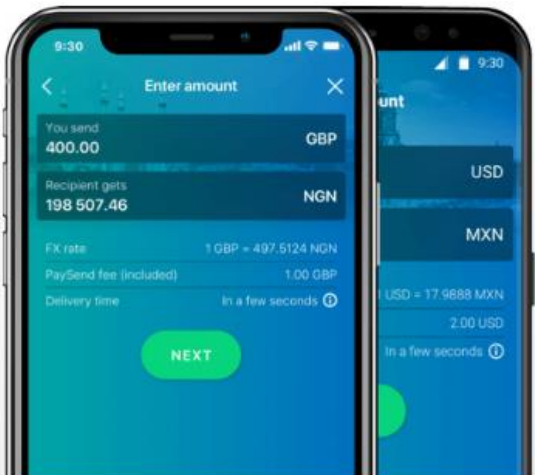
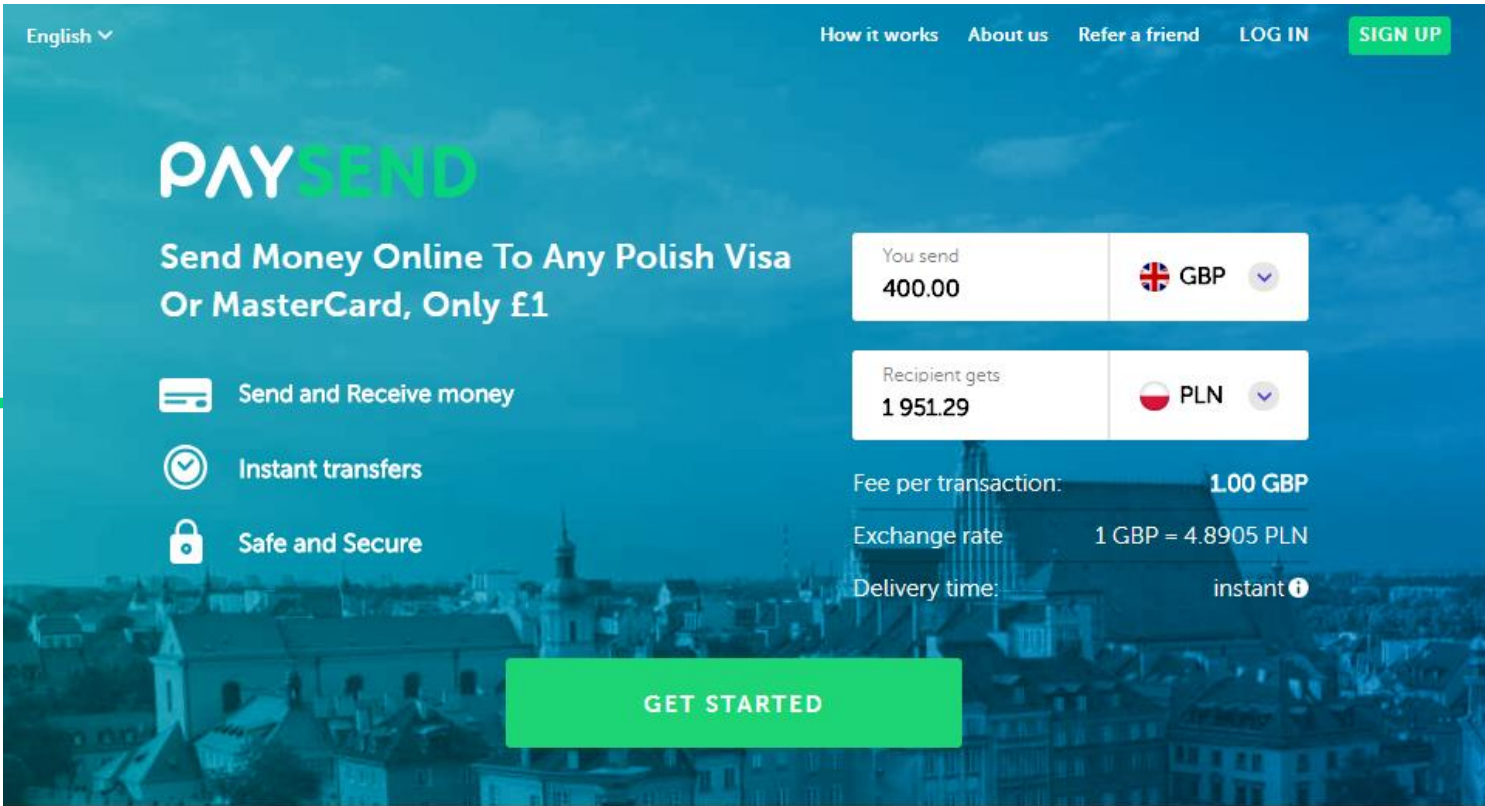
# What is PaySend Transfers



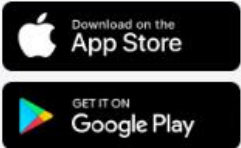
PaySend Transfers is a global online Card-to-Card service to transfer money for fixed fee and at super-low currency exchange rates.

PaySend is the fastest and easiest way to transfer money across the globe.

All you need is your bank card and recipient bank card number



Download our mobile app to experience PaySend on the go!



# PaySend Transfers Coverage



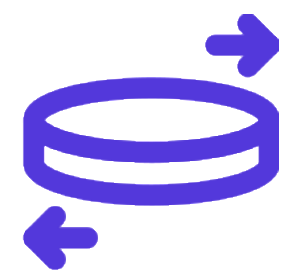
PaySend customers from UK, European countries, Russia and Kazakhstan can transfer money to **more than 60 countries** (EU, China, Mexico, Nigeria, CIS countries, India and others).

Fixed fee for any transfer from:

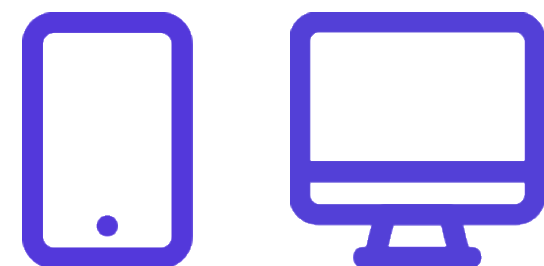




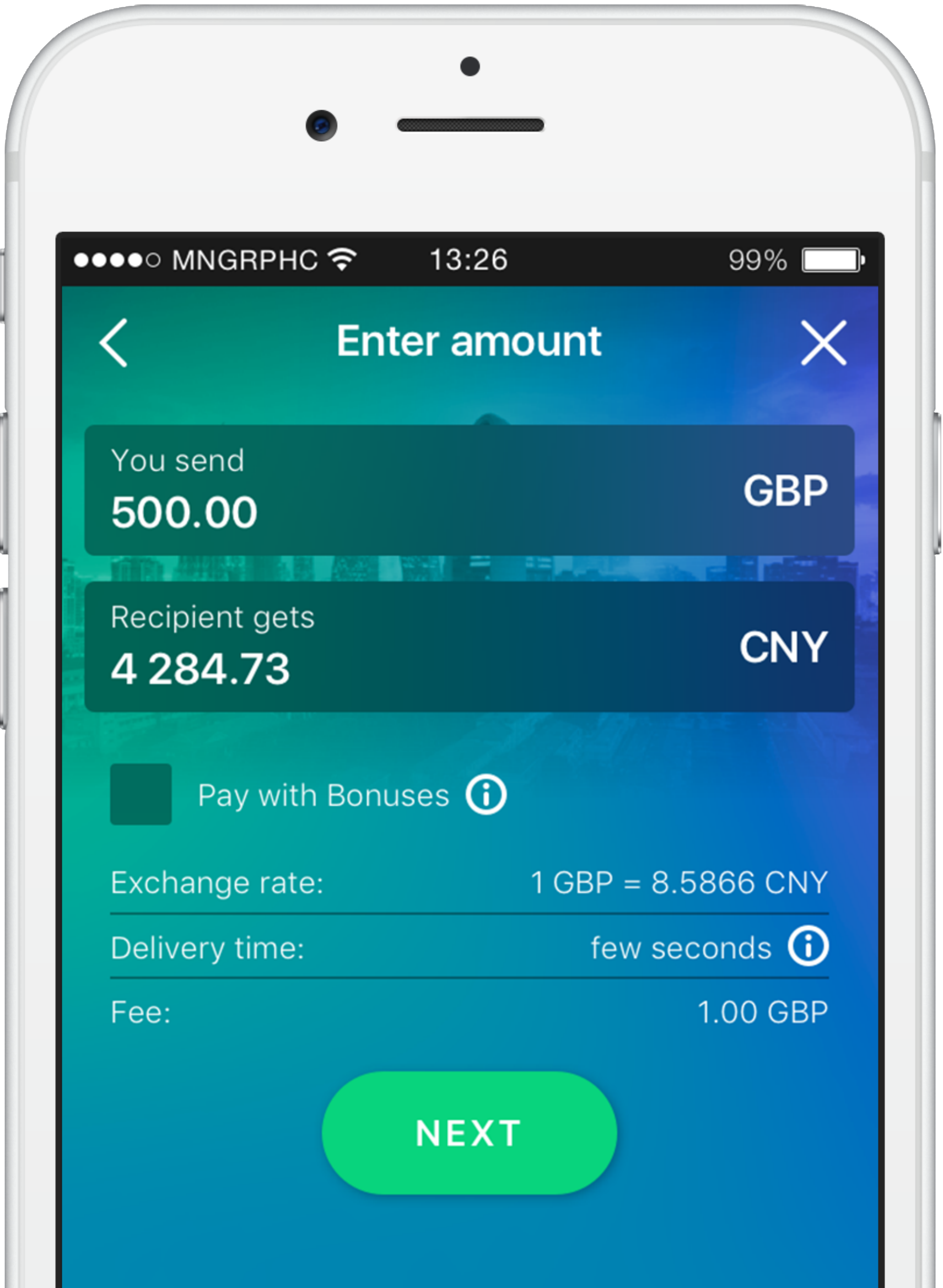
# PaySend Transfers



Transparent and super-low  
currency exchange rate  
to send and receive money



Web and mobile  
interfaces



# PaySend Transfers Advantages



## vs. Traditional Money Transfer Systems (Cash2Cash)

### Easy To Operate

Transfer money anytime, from anywhere, in just a few clicks. All without visiting the bank and wasting time in queue and for excessive paperwork.

### Fast & Convenient

Funds are instantly transferred to recipient’s card. Transferred funds are available to the recipient immediately to withdraw cash and pay for goods and services with the card.\*

### Trust & Security

100% Secure Global Card Transfers, Regulated In The UK, FCA, Visa/MasterCard Authorised, PCI DSS Certified

### Efficient Currency Exchange Rates

We use market rates for every transfer

### No Hidden Fees

“What you see, is what you pay and what your recipient will get”

### Disruptive Low Fees

Fixed fee for any transfer abroad

\* In most cases funds are delivered to the recipient cards close to real time. However, some recipient banks deliver funds to the card up to 3 business days due to their technical systems setup.

# Remittance market and trends



## Sending

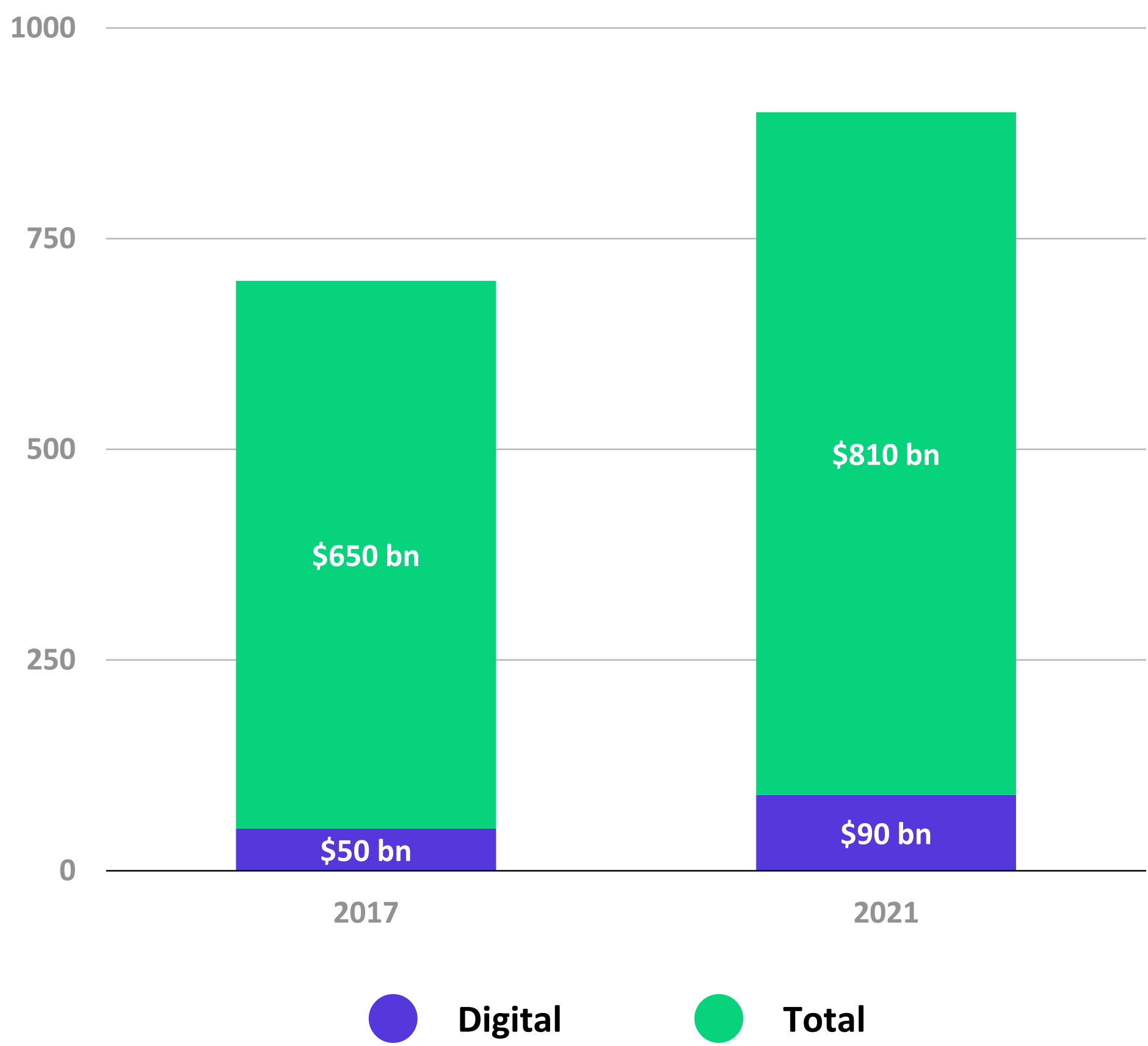
Top 10  
60% of Volume

- Australia
- Canada
- China
- France
- Germany
- Saudi Arabia
- Spain
- UAE
- UK
- USA

## Receiving

Top 10  
51% of Volume

- Bangladesh
- China
- Egypt
- France
- Germany
- India
- Mexico
- Nigeria
- Pakistan
- Philippines



\* Source: World Bank



# Worldwide infrastructure readiness for Card2Card

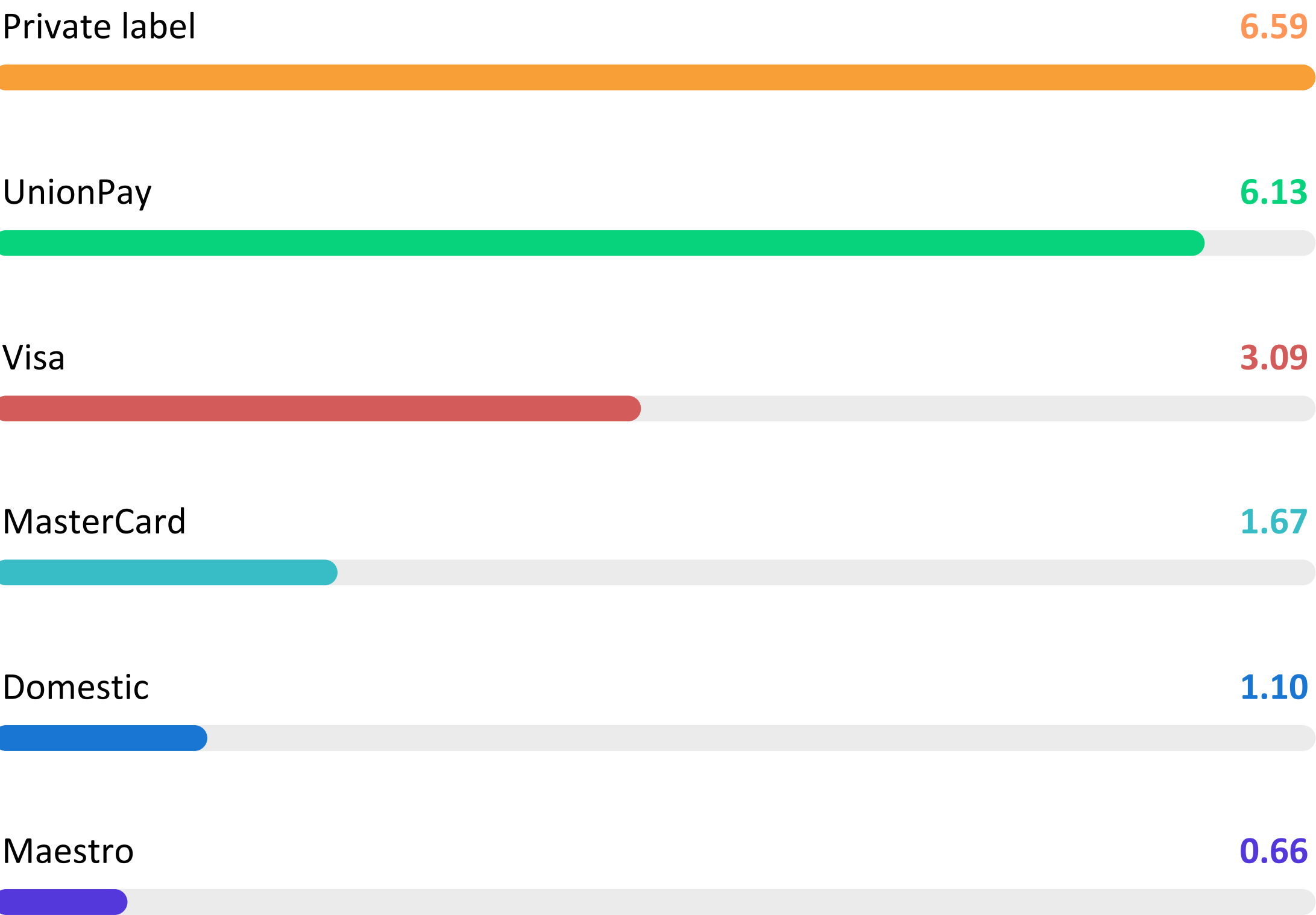


Payment cards in circulation accounted for **19,5 billion and growing** \*

Estimates developed by ATMIA place the number of ATMs currently in use at **3 million units**, or approximately 1 ATM per 3000 people in the world

MTO cash pick up locations are totaled less than **1.1 million locations globally** \*\*, or approximately 1 location per 7000 people in the world

Payment Cards in Circulation Worldwide 2016 (Bil.)



\* Source: Nielsen report      \*\* Source: PaySend estimates

# Worldwide infrastructure readiness for Card2Card

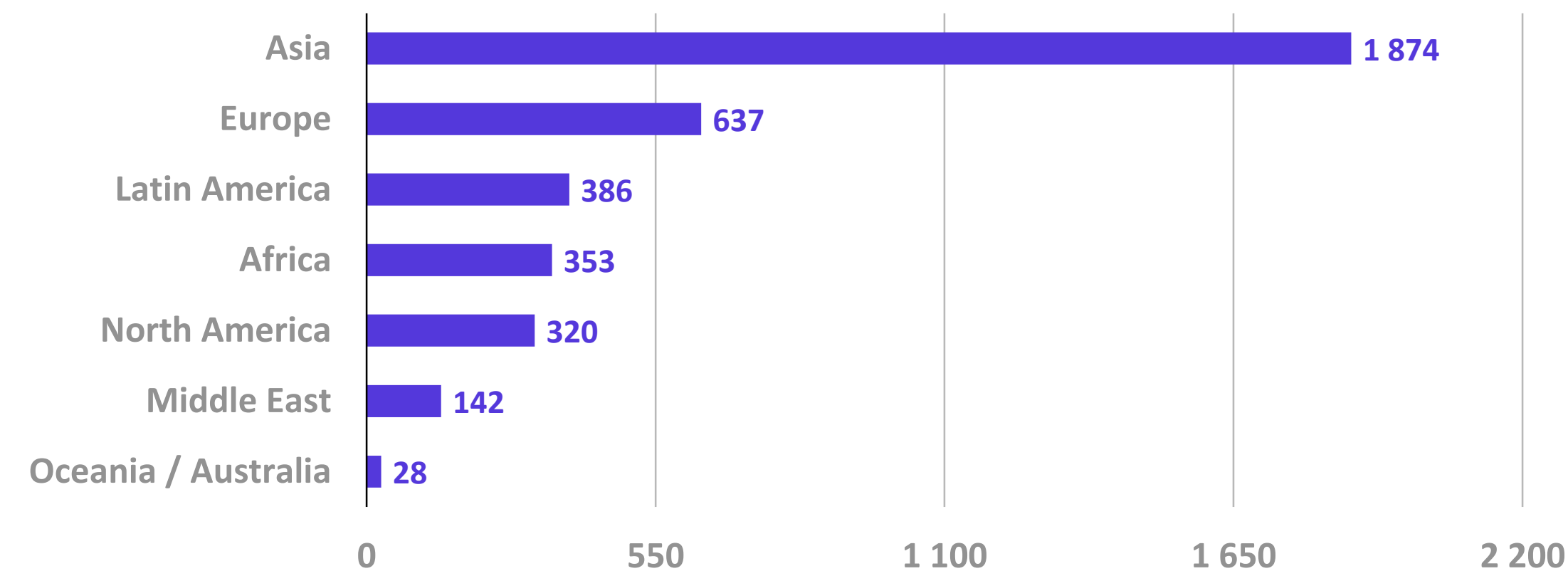


Number of internet users  
Globally – **3 739 698 500 \***

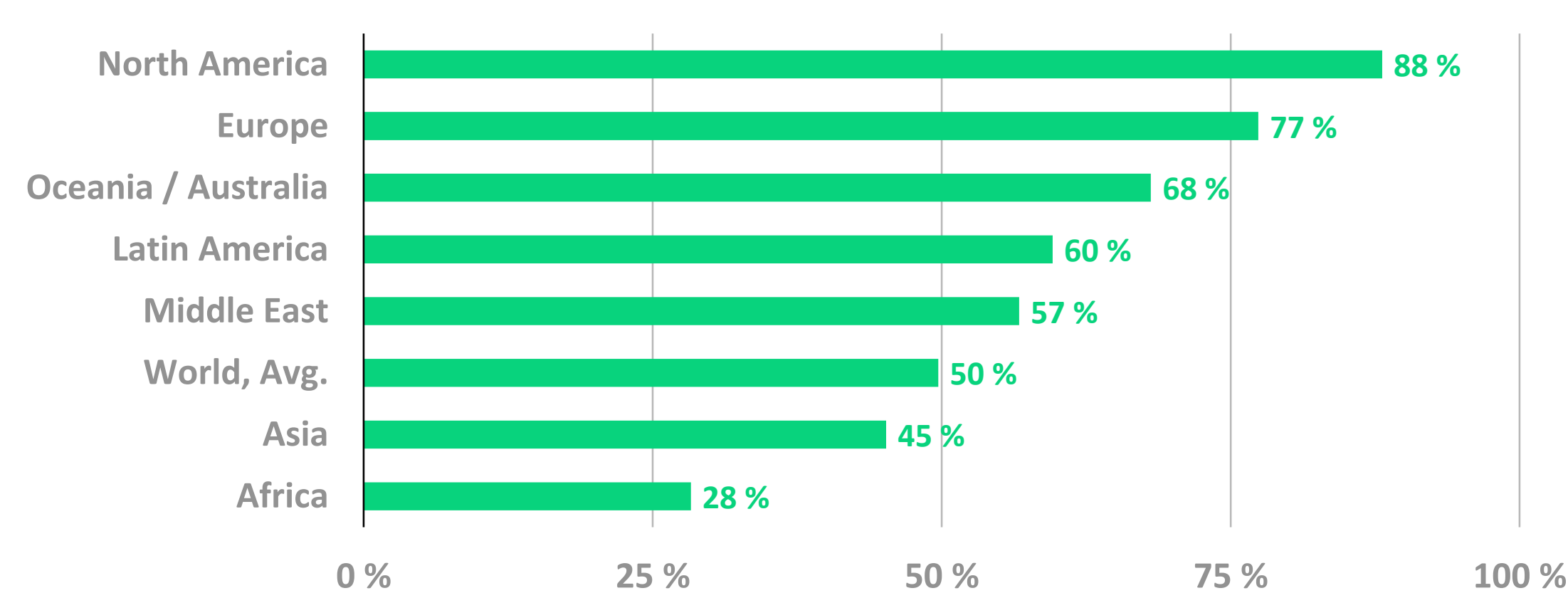
The volume of purchases made online, including  
through mobiles, tablets, desktops are  
estimated  
at **2,29 trillion US dollars in 2017**

Connected devices – is expected  
to reach 125 billion annually by 2018. **60% rise  
in online transactions** expected over the next  
three years \*\*

Internet Users in the World by Geographic Regions — 2017 Q1



Internet World Penetration Rates by Geographic Regions — 2017 Q1



\* Source: Internet world stats      \*\* Source: Juniper report

# Market Positioning



Cash Delivery	Date	Platform	Delivery Cost	Agents	Ground Team Cost
Western Union	1851	Digital or Cash to Account	High	550k	High
MoneyGram	1988	Digital or Cash to Account & Card	High	550k	High
XpressMoney	1999	Card or Cash to Cash	High	170k	High
Ria Money Transfer	1987	Card or Cash to Cash	High	320k	High
Digital Delivery	Date	Platform	Delivery Cost	Agents	Ground Team Cost
PaySend	2017	Digital Only	Low	No	None
TransferWise	2012	Digital Only	Medium	No	Low
WorldRemit	2005	Digital or Cash to Account	Medium	No	Low
Xoom	2005	Digital Only	Medium	No	Low
Xend Pay	2005	Digital Only	Medium	No	Low



# Who we are?



International team of 100+ managers, IT engineers, developers and designers  
with solid experience in e-payment, remittances, bank card industry and consumer interfaces

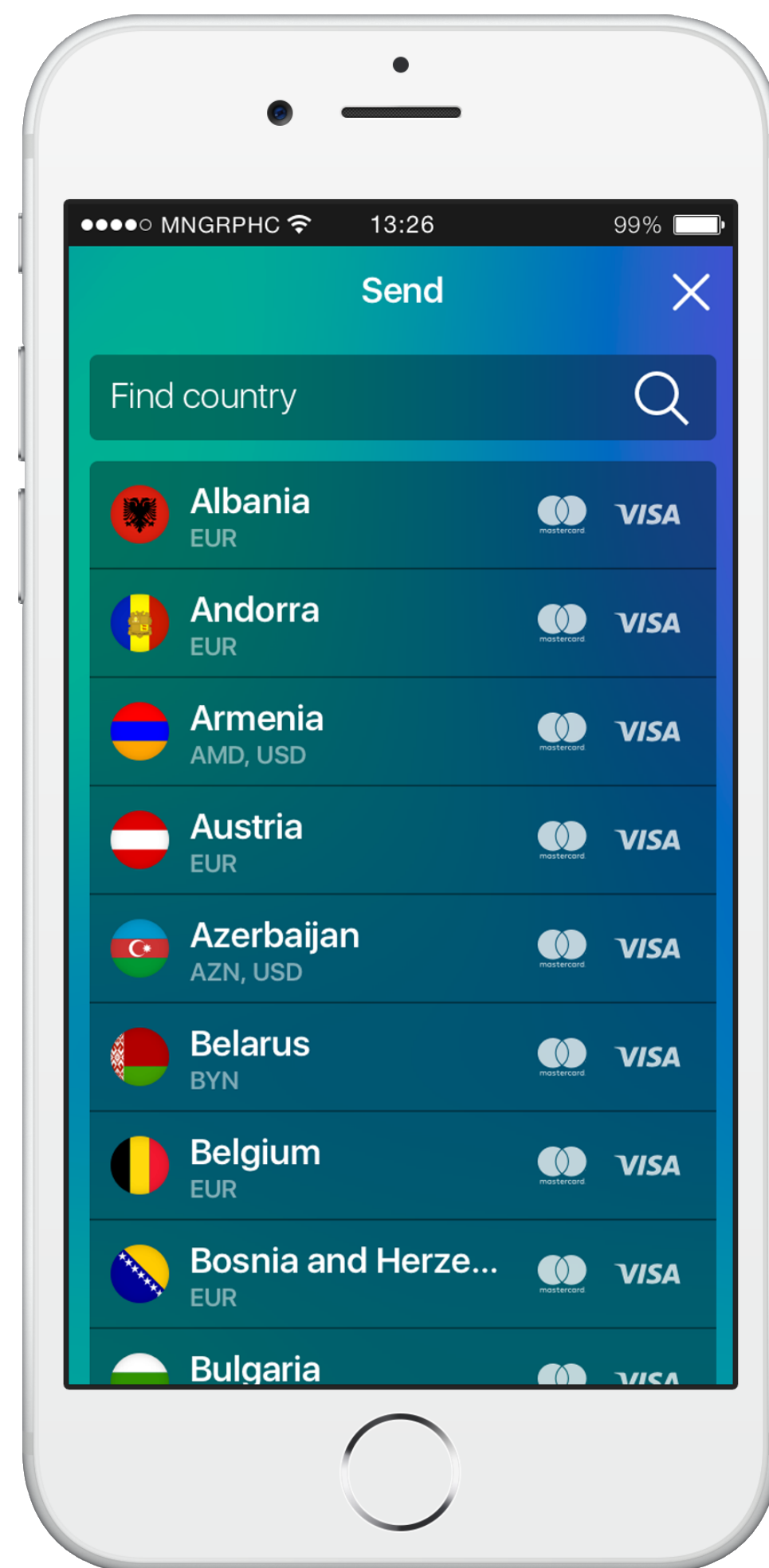
## **UK FCA registered EMAI**

- Passported in all EEA member states
- MasterCard Principal Issuing and Acquiring Member
- UnionPay International Principal Acquiring Member
- Visa International Principal Acquiring Member  
(in progress)
- Direct settlement with bank partners in Mexico, Nigeria,  
Russia, Kazakhstan etc

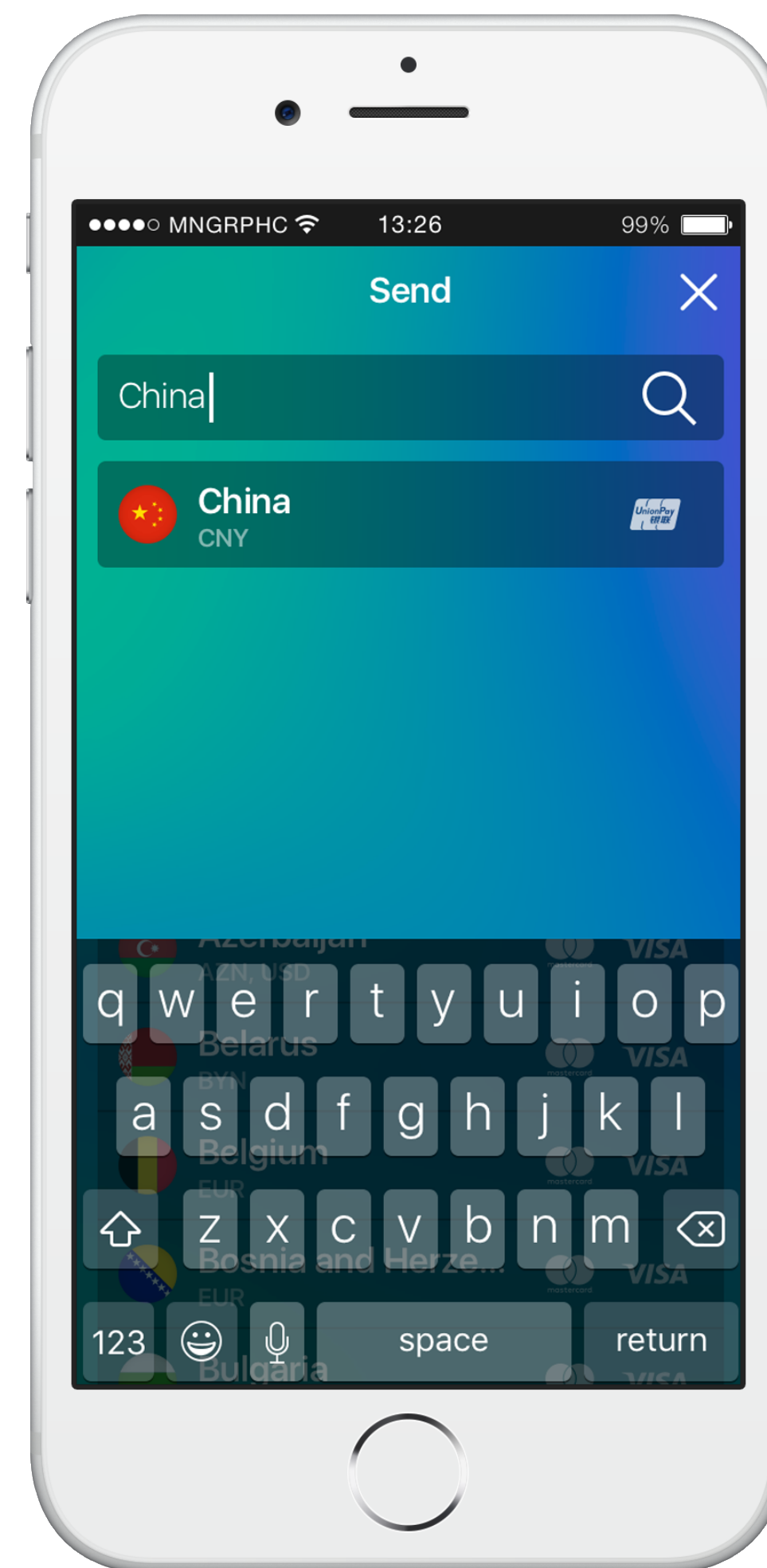
## **Processing Company with full-functional, scalable and redundant processing system**

- Digital payments and remittances processing
- Digital wallet with pre-paid card functionality
- Visa/MasterCard registered TPP/MSP
- Level 1 PCI DSS certified card processing system with direct  
connect to Visa, MasterCard and UPI
- Visa Direct, MasterCard MoneySend, UPI\_MoneyExpress  
certified processor
- Direct connectivity to national payments hubs in Mexico,  
Nigeria, Russia, Kazakhstan
- WEB, iOS, Android consumer interfaces
- Integrated fraud prevention system
- AML-risk management and monitoring systems

# Live Transfer

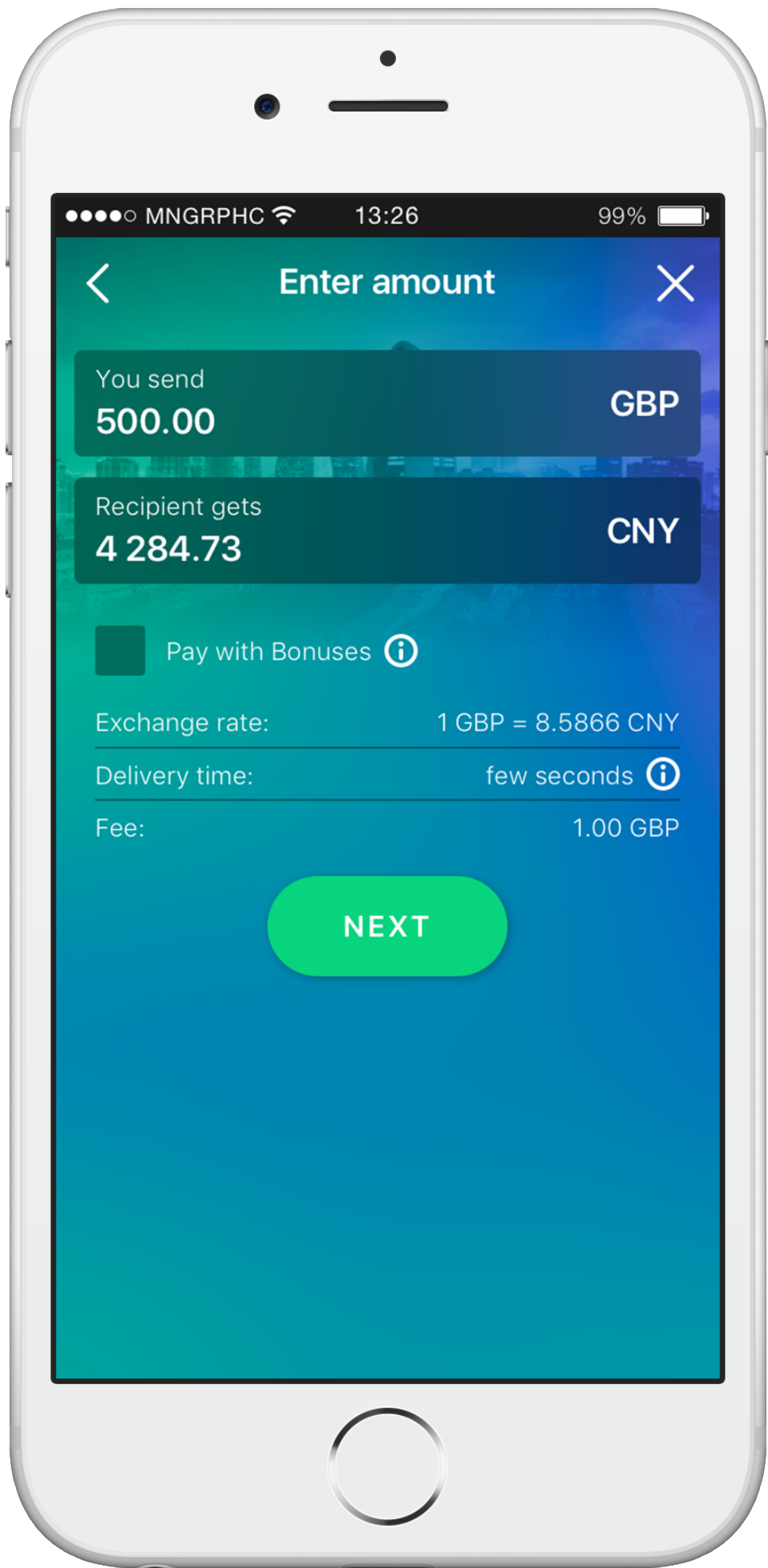


01 Find your recipient country in the list

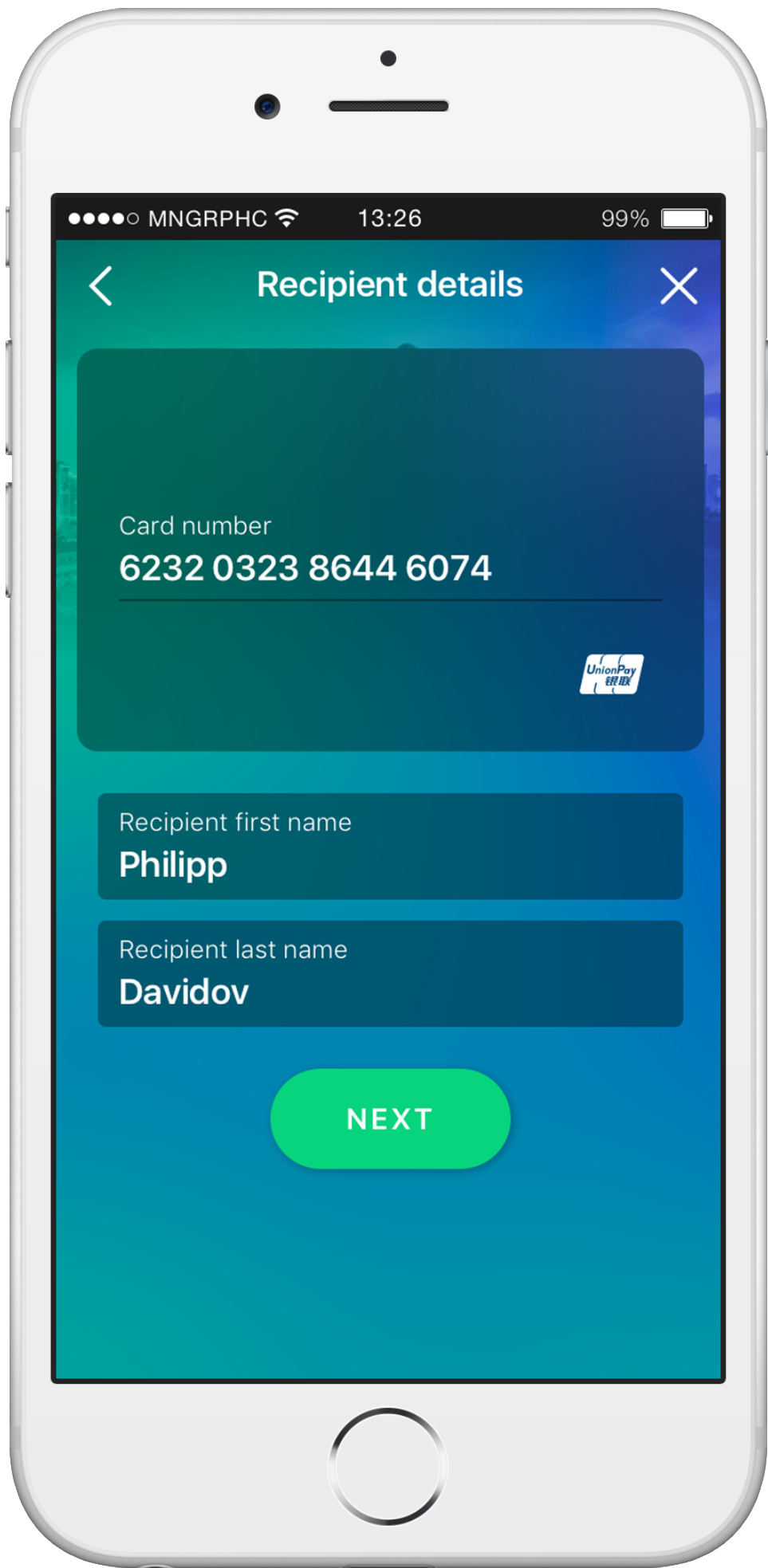


02 Select country

# Live Transfer



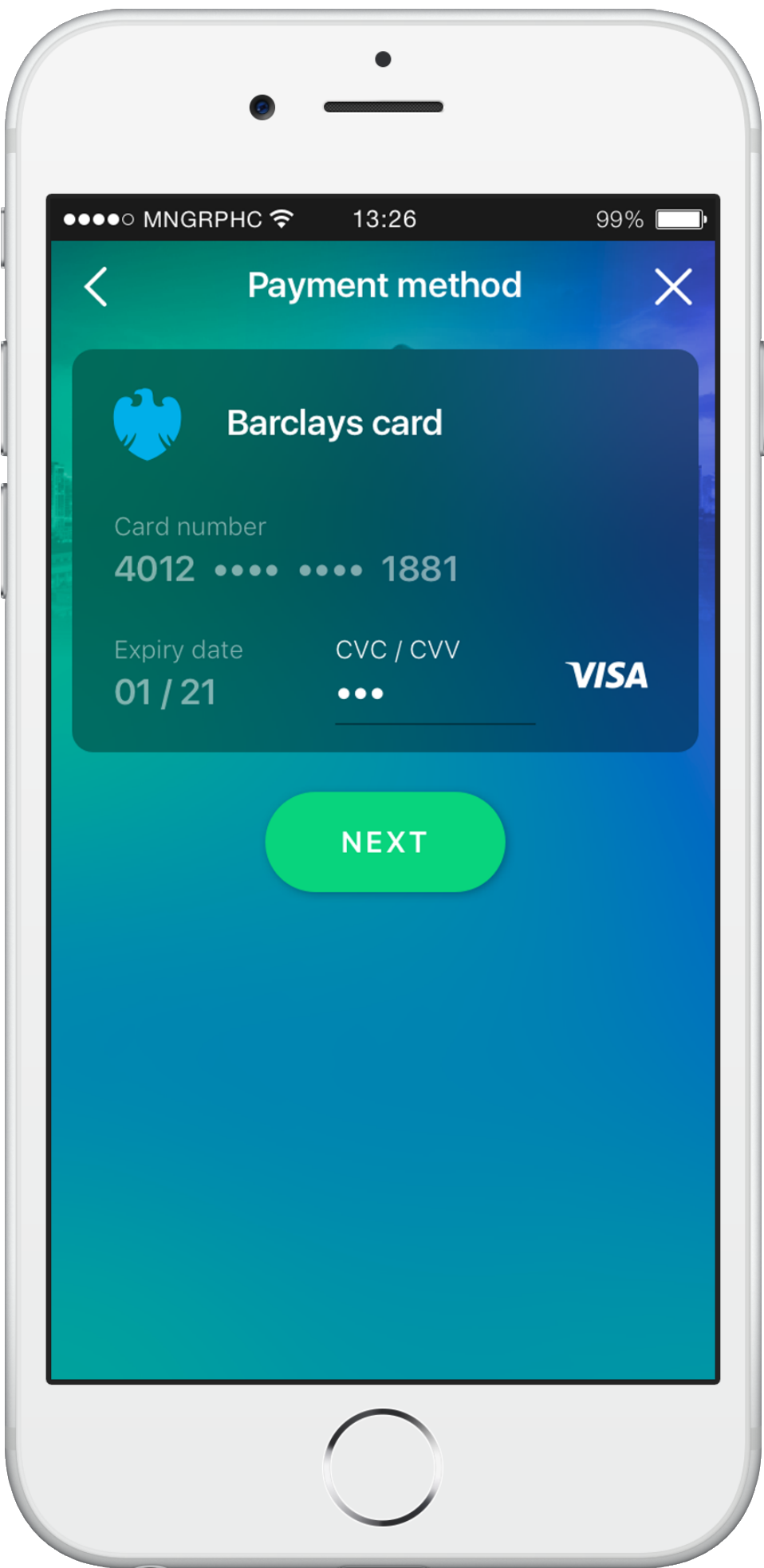
03 Enter transfer amount



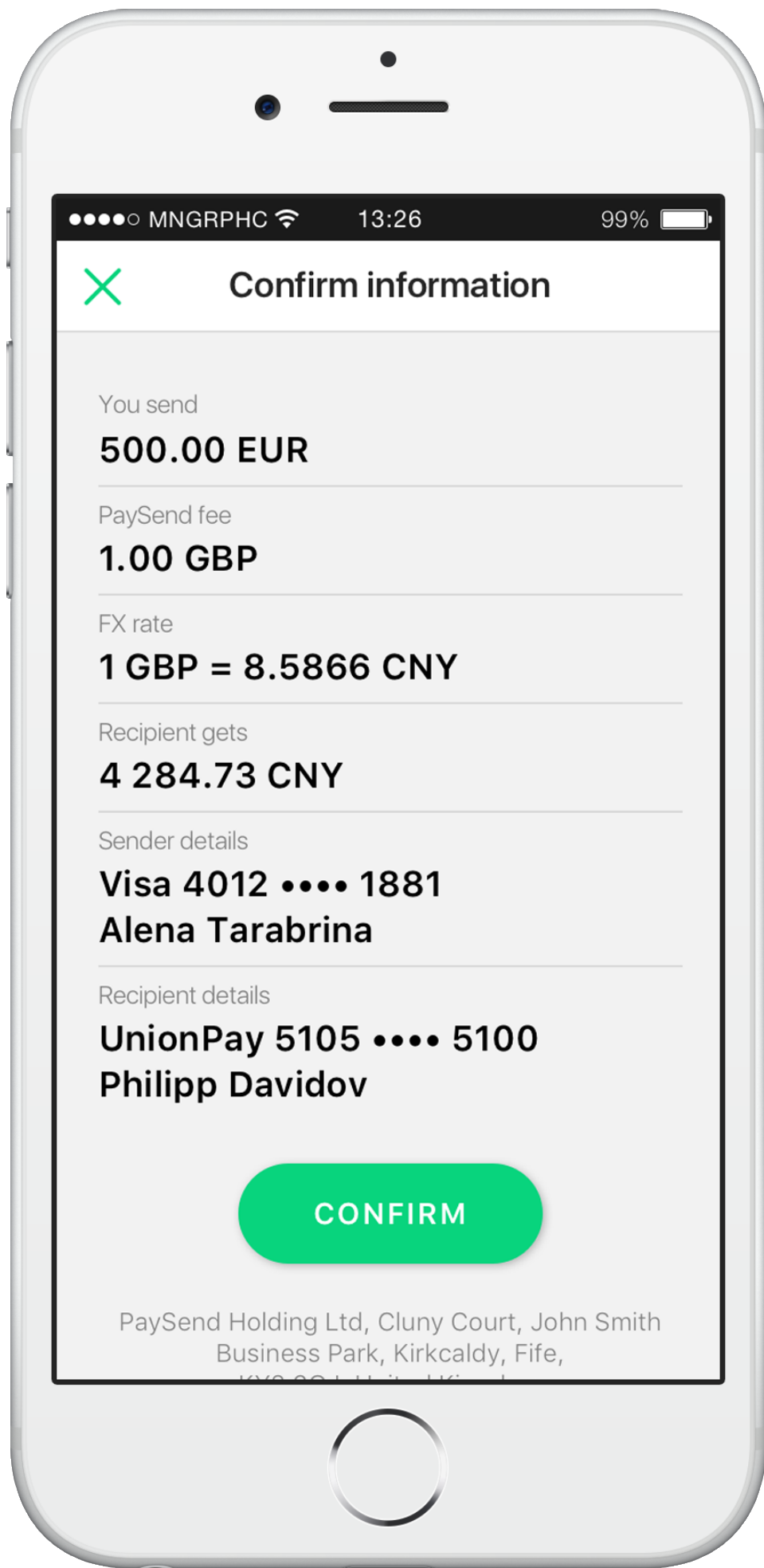
04 Add recipient details



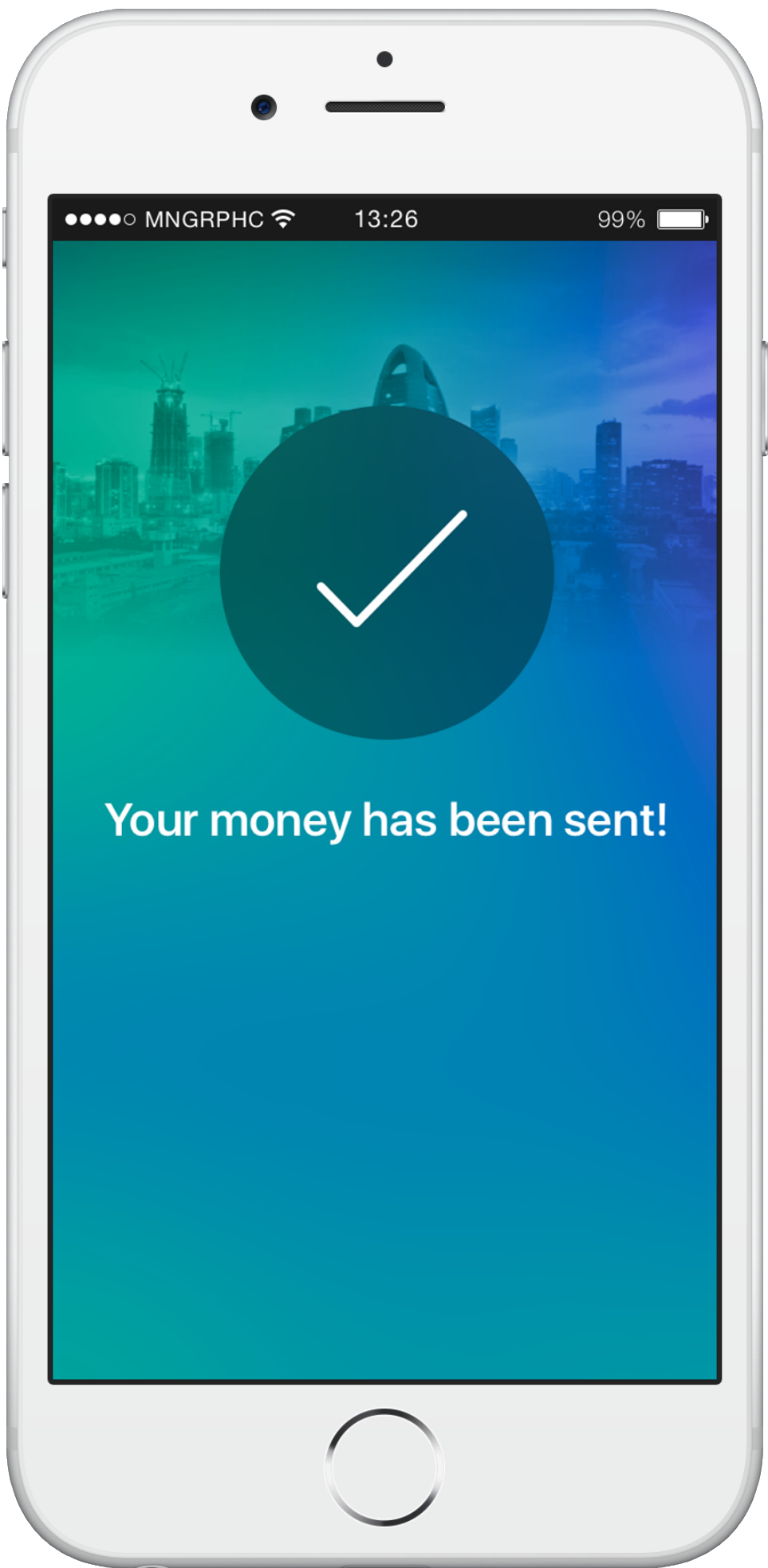
# Live Transfer



05 Choose your bank card



06 Check and confirm transfer details



07 Relax :-)



A close-up, black and white photograph of a banknote, likely a Euro, showing a large, stylized eye graphic. The image is partially obscured by a diagonal blue overlay on the right side.

# PAYSEND

## Contacts

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