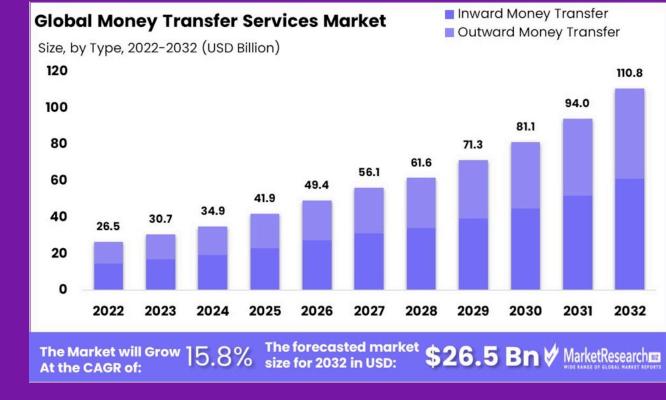


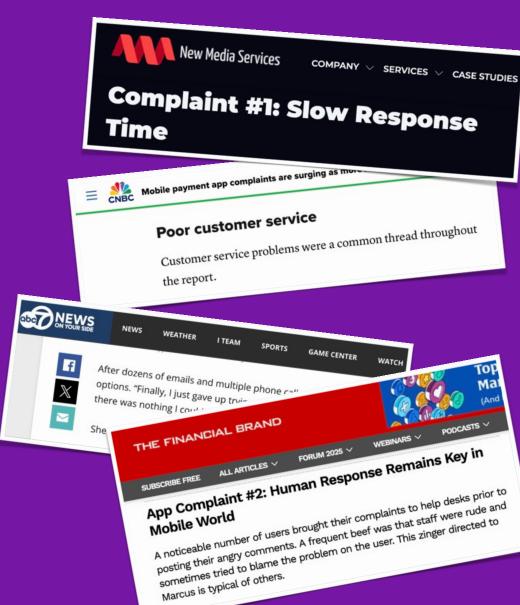
Payments still growing

- Shows no signs of slowing down
- APIs allow banks to connect to fintechs for transaction processing



Our USP

- Poor customer service is widespread.
 - Slow response time
 - Complicated protocol
- This is our point of difference



How we shine

- Chatbots are actually useful
 - Recording all questions and connect them to AI
 - Speak to a human is front and centre not a last resort
 - Customer sets convenient time, and we will call them



What we're about

- We are not about disruption
- We are about innovating within a market that is proven and still growing
- We are about building a **cash cow**



Products

- Apps for iPhone and Android
- Chrome extension
 - Business customers only
 - Drops down for quick invoice payments



Our plan

- Apply for our PI license
 - Money transfers only from UK to EU
 - £3m per monthly limit
- Year 2 apply to upgrade license to API
 - Allows POS payments
 - Removes trading limits



Going global

- Year 3 apply for our EMI license in Europe
 - Allows payments to and from UK and EU
 - Allows us to 'passport' to other countries
 - Expand our banking networks



Forecast & Marketing

- Crowdfund offering fee FREE transactions for life
- Raises £800k for marketing
- Only 2,000 customers and 2,000 SME's

Year	Active users	Volume	GP
1	8000	£6.9m	£124K
2	25000	£147m	£798K
3	226000	£1.4B	£13.3m

Where we are

- Apps and platform are complete
- Ready to submit our FCA application
- Need to meet capital requirements
- Need 'float' whilst processing transactions
- Also need capital for operational expenses



This round

- We require £400,000 for 20% equity
- Advance Assurance obtained for EIS investors
- We expect up to 20 investors to close this round











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