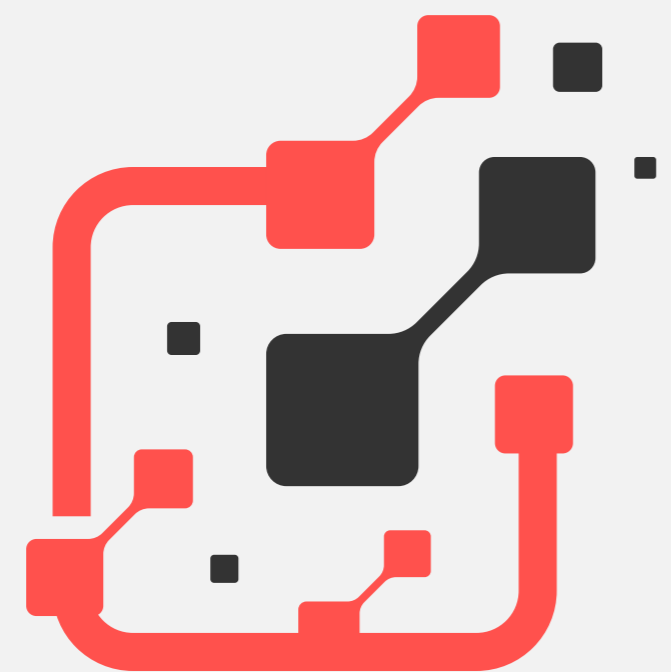


The next generation directory of B2B payment instructions ...

... making global payments secure and conversational!

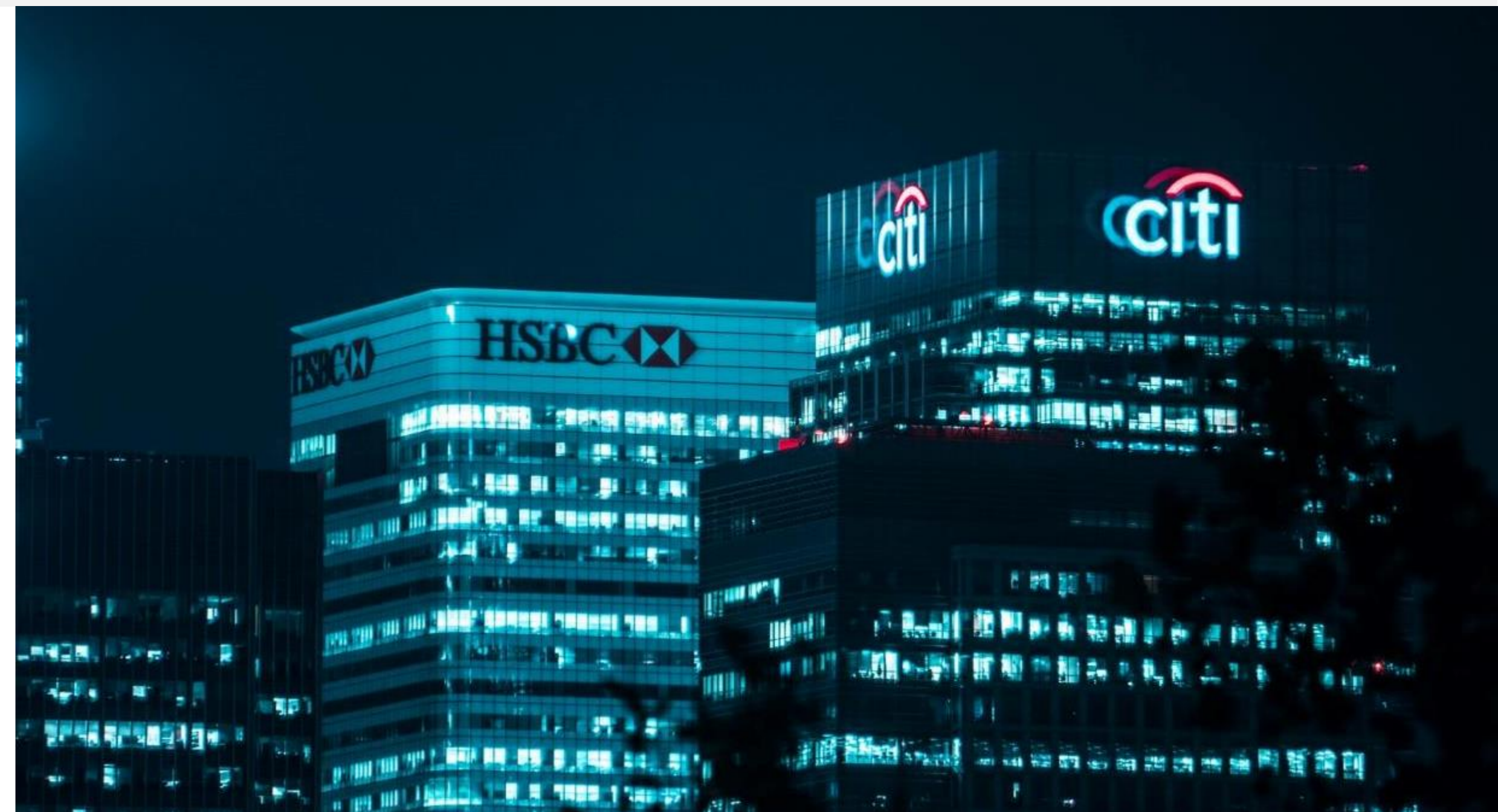


PAYINFO.IO

B2B payments, especially cross border payments, are the last bastion of **manual, paper centric processes** in payments.

Communication and validation of payment instructions of a company's vendors is often manual, **error prone** and increasingly **target of fraud**.

LexisNexis estimates the global **cost of failed payments** in excess of **\$115 billion** per year, while the FBI estimates the **fraud losses** of business email compromise (often targeting payments) to top **\$2.4 billion** per year.



When businesses communicate **changes in payment instructions** to their customers, they are **hard to validate** and often the target of imposters that fake email communications, phone calls and mailings. While misdirected payments due to human errors lead to lost access to funds and **frustrations in a customer/vendor relationship**, losses from misdirected payments due to fraud are **often impossible to recover**.

Due to bank secrecy laws, customers can not easily validate instructions with the beneficiary's financial institution, so a solution lies in the ability to **validate instructions against a trusted third party directory** and do so in an automated way.

Existing payment rails (ACH, domestic RTGS, SWIFT x-border transfer) are well established and work.

New payment infrastructures are costly (cards) or still too complicated in a business landscape (crypto).

The **payinfo.id** makes existing payment rails easier and more secure to use:

Account: 234 423 989 98
Bank: International Bank Ltd.
BIC: INBKUS33XXX
ABA: 02100099



B9MT-9VQN-1

IBAN: DE89370400440532013000
Bank: Universalbank AG
BIC: UNBKDEFFXXX
BLZ: 370 400 44



L2PR-8UF2-X

Payment instructions become simple to communicate, to validate and to store. Creating the basis to further automate payment processing and reconciliation.

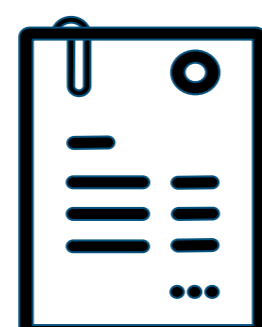
Four offerings that build on each other, but deliver value on their own



Services

End to end solutions to communicate changes in payment instructions to your customers.

**Enabling
Change**



Registrar

Capture and validate B2B payment instructions, Issuance of the payinfo.id

A5MT-7K0N-8

payinfo.id™



Directory

Share payment instructions securely, query and validate instructions with confidence.

**Single
Source of
Truth**



Connect

Built on the payinfo.id we build and support a suite of services that allows payments to be come conversational.

**Value
added
services**

Four offerings with distinctively different revenue models.



Services

Billed on a T&M basis but scale will bring significant margin improvement and it is a big stepping stone to introduce the payinfo.id in the process.

**Enabling
Change**

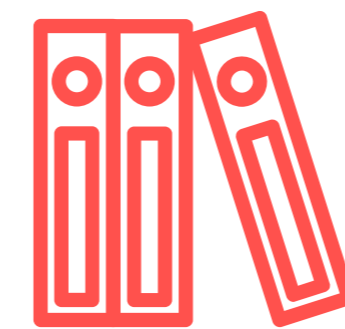


Registrar

One time fee based, with annual subscriptions to renew the status of the payinfo.id (similar to LEI)

A5MT-7K0N-8

payinfo.id™



Directory

Charge financial institutions and maybe ERP/payment system providers for access to the directory.

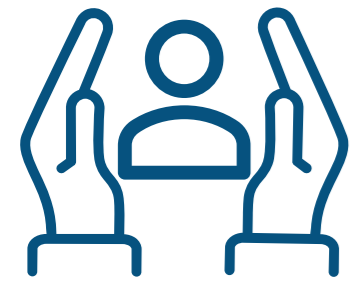
**Single
Source of
Truth**



Connect

Capture a small transactional fee for every payment that utilizes a payinfo.id and has some additional actions (e.g. remittance advice info).

**Value
added
services**



Services

End to end solutions to communicate changes in payment instructions to your customers.

**E n a b l i n g
C h a n g e**

White glove services that enable change

- When payment instructions for customers change, due to M&A activity (acquisition, carve-out and spin etc.) or change in banking partners, we manage process from beginning to end:
 - Customer communication campaign (special mailing, email, invoice inserts)
 - Dedicated website for payment details, FAQ, downloads ([https://**yourcompany**.payinfo.id](https://yourcompany.payinfo.id))
 - Email and phone support for customers before and after the change.
 - Follow-up on misdirected payments



Registrar

Capture and validate B2B
payment instructions:
Issuance of the payinfo.id

payinfo.id™

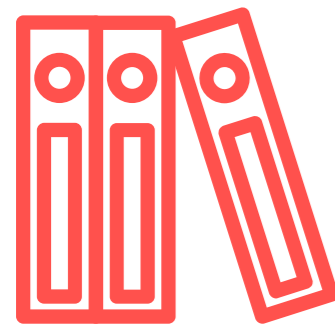
The payinfo.id™

A unique 9 digit identifier referencing a payment instruction :

e.g.

A5MT-7K0N-8

- Universally covers *instructions in all currencies*, clearing systems incl. crypto wallets or even mailing addresses
- Ensures the *error free transmission* of an instruction set
- Signifies that the *instructions have been validated* by payinfo.io and increases trust
- Instructions behind the payinfo.id™ can change ("*your bank account number for life*")
- Enables referencing a beneficiary account in *automated applications* (e.g. remittance advise API)



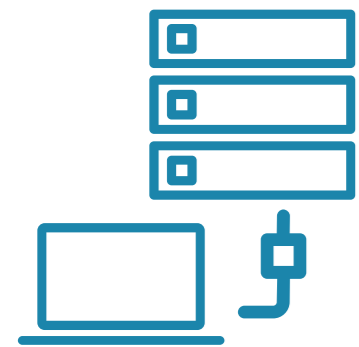
Directory

Share payment instructions securely, query and validate instructions with confidence.

**Single
Source of
Truth**

A trusted source for payment instructions

- Directory with 4 custom levels of access depending on the country/customer requirements:
 - open
 - secondary identifier (e.g. invoice number, customer detail)
 - per-use authorization
 - Trusted party access (e.g. a payment execution bank)
- Integrity of instructions is cryptographically ensured and signatures can be placed on a public blockchain for verification
- Directory aids verification and look-up at any relevant point in the payment execution chain.



Connect

Built on the payinfo.id we build and support a suite of services that allows payments to become conversational.

**V a l u e
a d d e d
s e r v i c e s**

Making payments conversational

- payinfo.id can be validated through API at payment run time or at payment execution
- payinfo.id can act like an email address for a bank account
 - Directing payment data to it (remittance info, cash flow advise)
 - Secure communication to an account holder (payment confirmation, exception handling)
- payinfo.id can be used to reference a payment destination in a variety of unrelated APIs
 - It is easier to reference a structured, 9 digit identifier than a country specific, obscure combination of bank account numbers and clearing/bank codes.

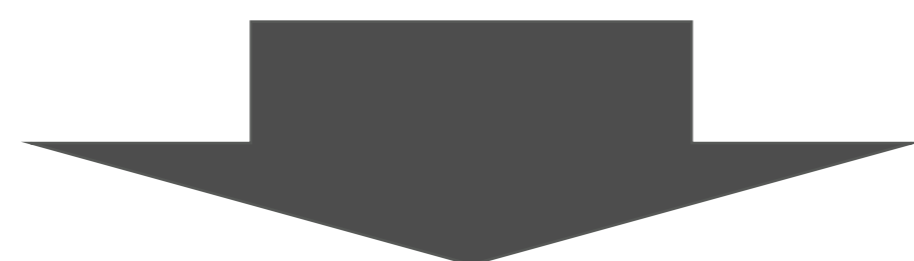
> 5 billion B2B payment transactions per year

> 300 million bank accounts that could be addressed through a payinfo.id

\$115 billion cost of failed payments annually

Over \$2.5 billion fraud losses annually through BEC

payinfo.io is uniquely position to capture value across b2b payments



per transaction fee for payments with value added services

issuance and maintenance fees for the payinfo.id

fees for improved payment automation, avoiding the cost of cards/cheques

value of avoiding fraud losses

- B2B payments have not seen any major innovation in decades. Real-time payments are the only development, but which corporate Treasurer really wants to pay faster?
- Card payment (virtual cards) are being pushed as the solution, but they drain value from the system rather than add true process innovation.
- Fraud is increasing at the same time as payment instructions change due to M&A activity
- The average accounts payable employee is often unable to reliably validate information added/changed in the vendor master data and the quality of fraud only increases with increased use of AI.
- The inertia and cost to change bank accounts is extremely high due to the complexity of informing customers about the change.

Payinfo.io provides the services to support change, while building the directory and trust in the market place. The operation does not require huge acquisition cost, will be cash flow positive quickly and grows exponentially if network effects can be fully levered.

FOUNDER

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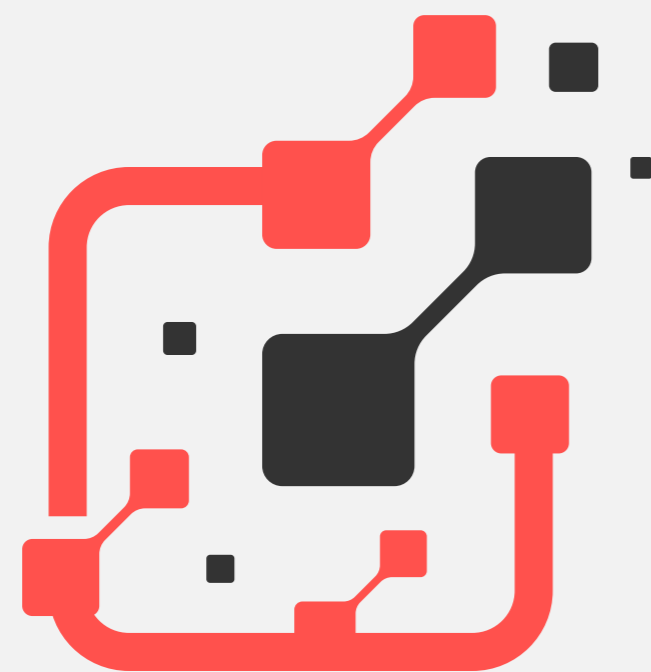
Payinfo.io is my vision to secure and enhance B2B payment instructions across banks, payment rails and ERPs.

Former global director of financial operations, planning and technology for Dow Chemical's corporate treasury. For 25 years I have been on the forefront of corporate use of financial technology: Cash management, treasury workstations, SWIFT and advancing that infrastructure through many years of intense M&A activity.



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PAYINFO.IO