



## **Pitch Paper PayAccept 3**

Updated on March 22<sup>th</sup>, 2023

# Introduction

Payaccept is a revolutionary way on how we are doing mobile payments in the near future and how we manage our financial assets.

PayAccept is much more than just a **payment platform**. We are offering a complete set of financial tools to expand your vision into the global markets. Besides of traditional payment methods, like your local currency, we integrate 1000's of financial **(digital) assets** like stocks, bonds and (crypto)currencies which you can acquire, **exchange** or trade within the PayAccept application.

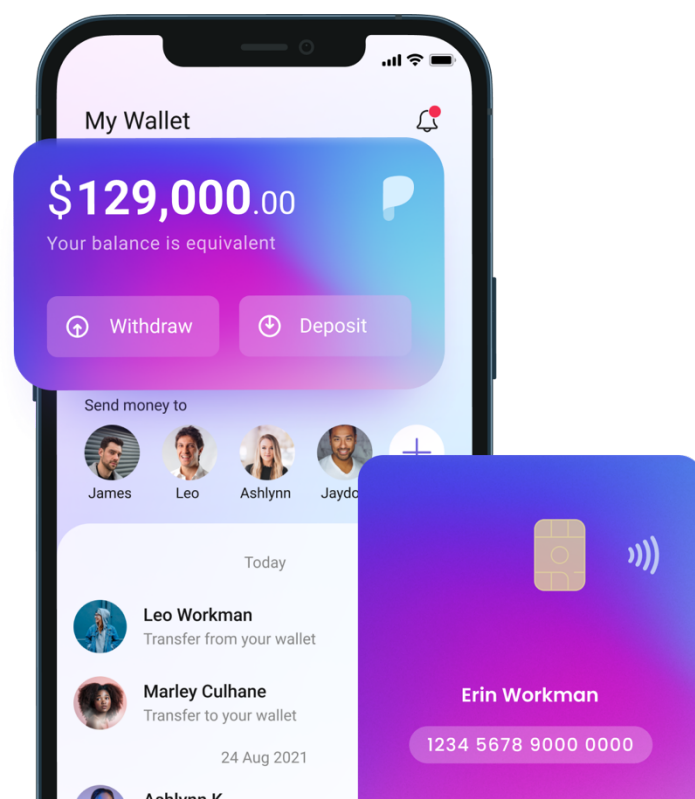
Besides that, we make it simple to accept payments. With **QR-codes** and **NFC-technologies** we are making your mobile phone a complete bank/vault/terminal and payment device. Just one simple application, where you can store digital assets, tokens, **certificates**. Just one **simple tap** to get the payment done.

# Our mission

Through **PayAccept** the means to create a **next-generation** finance platform which addresses several industry-wide barriers while enhancing security, experience, and value for the payment industry will achieve this as a **decentralized payment system** in-store and online.

Currently — you know for sure that more and more customers prefer **contactless payment methods**.

Offer your customers a fast and familiar way to pay using PayAccept, with a single tap. Or receive payments by **turning your NFC Smartphone into a POS Terminal**.



# Worldwide Instant Payments in Seconds

Payment complexity means end users find it hard to appreciate the benefits.

Although its potentially revolutionary applications are apparent once one has made the effort to **understand the principles of encryption and distributed ledgering behind blockchain**, it takes a while, and a good bit of reading, before the “man on the street” can see what makes **Decentralized Finance (De-Fi)** potentially so **useful**.

Blockchains can be slow and cumbersome! Once again due to their complexity and their encrypted, distributed nature, **blockchain transactions can take a while to process**. **We solved this with our lightning blockchain.**

**Lack of regulation** creates a risky environment. **We covered it by operating from Switzerland where regulations are simplified.**

Hackers are known to **steal the keys to cryptocurrency wallets**, the place where somebody's balance is stored on the blockchain. **We protect this with cold-storage and the highest encryption when saving confidential data.**

**Phishing, malware, and key theft** target the exchanges and not the wallets itself, as is the case in 51 percent attacks. **We secured this by making sure that we are not using 3<sup>rd</sup> platforms.**

Designed similar to a credit/debit card, PayAccept is an **inexpensive, simple, and secure** way to revolutionize (cryptocurrency) payments without the need for an **intermediary.**

PayAccept is designed to **safely store private keys.** They never leave the secure element of the card and are always kept offline. With NFC, securely sign and authorize transactions & payments by tapping the **PayAccept card (or mobile phone)** on a mobile device. This makes it **convenient** for everyone to accept payments **Whatever they do.**

# Unique points

**No additional devices** — use the unique QR-payment tag or your NFC-powered smartphone saving you time and money, it's now a thing of the past waiting for your terminal to boot up, connect to the internet or even waiting for the slow processing transactions while your terminal contacts the bank for authorization, PayAccept cuts out the intermediary allowing true peer to peer contactless card transactions.

**Offline payments** — In cases where you may have an in-person transaction or where the buyer and seller already have a trustworthy business relationship, and/or if you're simply just sending or receiving funds, to family friends or well-known associates you can always **tap your card** on their NFC enabled mobile device to complete the transaction without the need of every opening up your wallet. In case your mobile phone battery is dead or isn't with you, you can still complete the payment just by simply having your card with you. Yes, it's that simple.

**Lack of regulation** — PayAccept has built an SDK system that will allow **existing wallets to implement the PayAccept technology** with very minimum structure change required on their side, PayAccept has the ability to work with other existing wallets making a bridge between them enhancing security and tackling the lack to regulation as KYC (**Know your customer**) will be required by the PayAccept system before issuance of cards.

PayAccept is actively exploring **payment transmission license** and becoming an **Electronic Money Institution**. This will also enable PayAccept to issue white-label cards and mobile applications to maximize profits for PayAccept.

# Market potential 2023

\$1,052,227,022,904

Total cryptocurrency market-cap per Jan 25<sup>th</sup>.

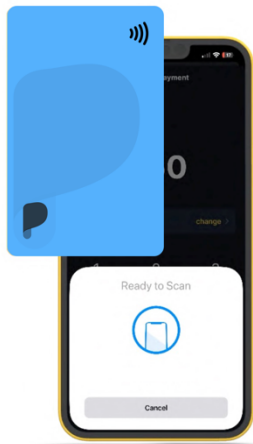
## 2025

It is predicted that by 2025 almost around 75% of the transaction will be executed without cash.

According to a survey conducted by Square, people prefer cashless payments during pandemic COVID- 19. Many countries restricted the excessive use of cash such as China destroyed infected paper money. US and South Korea quarantining cash to stop the widespread of the virus. ATM withdrawals in the UK and Switzerland in April 2020 fell by about 60% and 50% in both countries respectively.



# Products

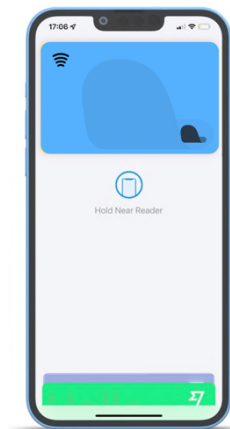


## Mobile POS

Take (crypto) card payments using your NFC enabled mobile device.

## Apple & Google Pay

Add PayAccept cards to your Apple & Google Pay Wallet.



## Digital Assets

It's the future wallet, all your money, assets, stocks and cryptocurrencies

## PayAccept Card

Even without your phone, the PayAccept Card will cover you. Worldwide money withdraw and over 250+ cryptocurrencies. straight out of your pocket.



# All-in platform

Our further services which we are offering in our online platform are:

- Identity & Authentication
- Virtual Cards
- Invoice Payment
- Bookkeeping
- Website integration
- Storefront of product purchase
- Subscription service
- Build-in stock & (crypto) exchange
- Sub and Business Accounts
- Payment Links, QR codes and NFT tags.
- Marketplace.
- E-commerce API's.
- Insurances.
- Energy Certification trade platform.
- In-Browser Extensions.

# Easy integration

The PayAccept QR code can be integrated everywhere.

## INVOICE

BILL TO :  
COMPANY NAME  
24 Lorem Street Area,  
Location: Lorem Ipsum 75484x

## BRAND NAME

Invoice Details  
Invoice Date: 01 / 01 / 2020  
Due Date: 10 / 01 / 2020  
Invoice No.: #549512

Item Descriptions	Unit Price	Qty	Amount
<b>Product 1</b> <i>Morbi ouctor lorem non dui blandit, quis varius ligula faucibus. Nam imperdiet eros sed purus molestie</i>	550.00	04	2200.00
<b>Product 2</b> <i>Curabitur ut velit rhoncus, sagittis nunc ut, luctus arcu. Suspendisse sodales luctus urna sed bibendum.</i>	750.00	02	1500.00
<b>Product 3</b> <i>Mauris a laoreet purus. In vel feugiat ante. Donec urna felis, lacinia nec efficitur ut, pharetra quis tortor.</i>	400.00	01	400.00
<b>Product 4</b> <i>Vivamus aliquet fringilla metus. Pellentesque at luctus dui. Phasellus in vulputate urna.</i>	275.00	02	550.00

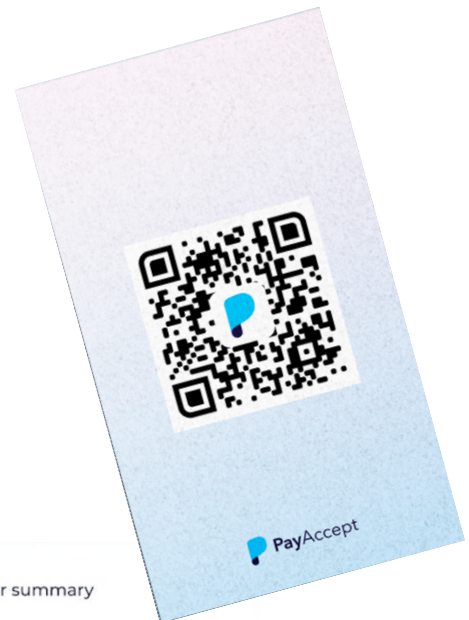
Sub Total 4650.00  
Vat 10% 465.00  
GRAND TOTAL 5115.00

### Payment Info

Account : #123 456 785  
A/c Name : Lorem Ipsum  
Bank Details : Add your Bank

### TERMS & CONDITION

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt.



### Order summary

Discount 10% OFF ⓘ	-29.70 \$
Express shipping   Delivers Mon Feb. 8th	10.00 \$
Subtotal	277.30 \$
GST	13.87 \$
PST	27.66 \$
<b>Total</b>	<b>318.83 \$</b>



# Worldwide payment token (PAYT)

Making **simple and fast payments** by using the PAYT token.

Easy entrance for **worldwide investors**.

Only **45M total supply**. Low circulating supply of 10%.

**Low market-cap** of \$5M, potential growth to 1B\$.

Listed on **4 crypto exchanges**.

IDO planned **Q2 2023**.

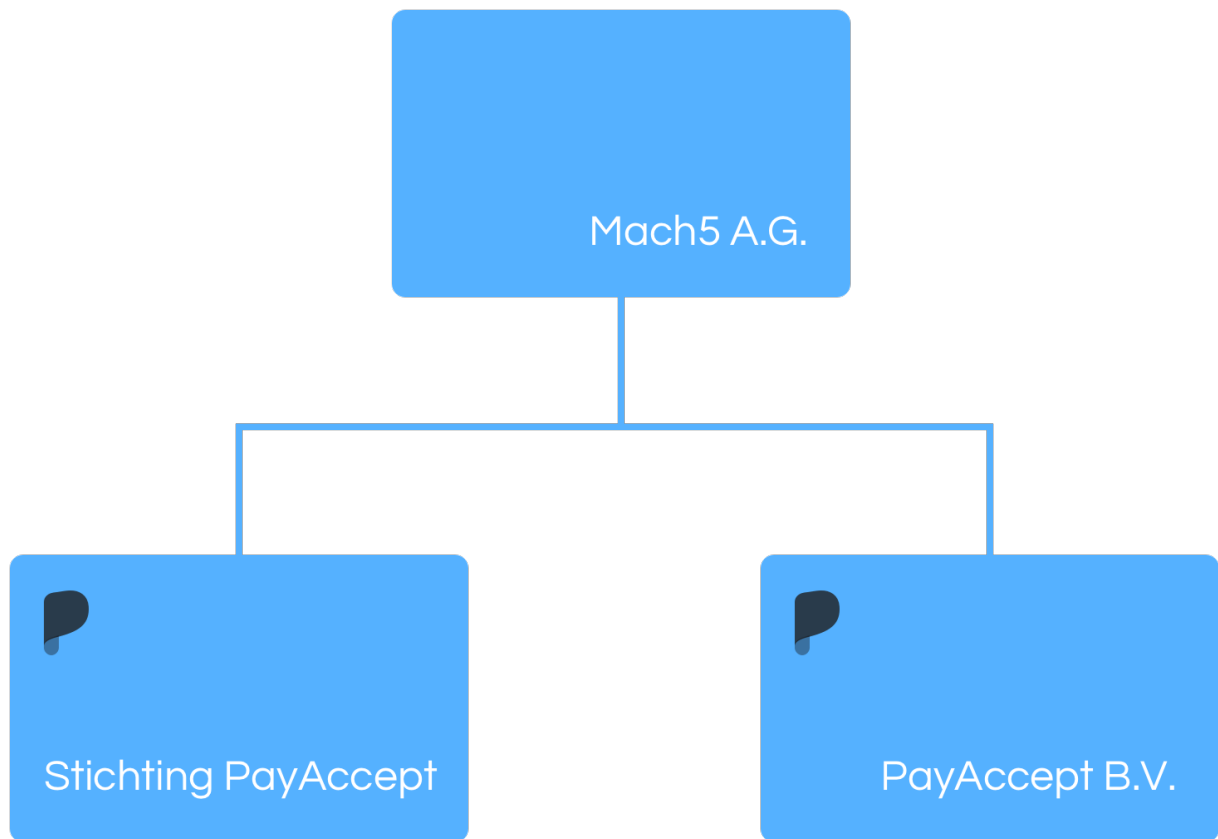
# Operations

Our headquarters is located in the middle of the Crypto Valley in Zug.

Our subbranch is on the High Tech Campus in Eindhoven (nearby ASML, Philips and Intel) which is the smartest square kilometer of Europe.



# Company Structure



We are ready for a contactless payment future for everybody around the globe. Are you ready to **accept** another way of **payments**?

## **Disclaimer**

No content of this whitepaper is a public offer of a security or any other financial instrument related to any company, including the PayAccept team or any of its associated companies including (without excluding any other). This whitepaper or any other associated content does not constitute any advice to buy, sell, or solicit any offer by the provider of the PAYT tokens (the "token provider") to purchase any PAYT tokens, nor shall it or any part of it. The fact of its presentation does not form the basis nor is to be relied upon in connection with any contract or investment decision.

PayAccept will perform the sale and transfer of the PAYT tokens through but not limited to its smart contracts.

The sale of the PAYT tokens will be deployed to fund the herein described cryptocurrency projects, businesses and operations. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the PAYT tokens. Any agreement between the token provider and yourself as a purchaser and in relation to any sale and purchase of PAYT tokens (as referred to in the whitepaper or on our website) is to be governed solely by a separate set of documents setting out the terms and conditions of such agreement. In the event of any inconsistencies between the Terms and Conditions and the content of this website or the whitepaper, the Terms and Conditions shall prevail.

You are not eligible to purchase any PAYT tokens in any coin offering (as referred to on this website or in the whitepaper) if you are a citizen, resident (tax or otherwise) of the USA, China, Singapore, Iran, Syria, or North Korea.

No regulatory authority has examined or approved any of the information set out on this whitepaper or the website. No such action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction. The publication, distribution, or dissemination of any content of this whitepaper does not imply that the applicable laws, regulatory requirements, or rules of a specific country have been complied with. The whitepaper or any part or copy thereof must not be taken or transmitted to any country where distribution or dissemination of the whitepaper is prohibited or restricted.

There are risks and uncertainties associated with the PAYT token sale that should be taken into account. The company PayAccept and/or the token provider and their respective businesses and operations are not responsible for any loss of value of the issued token, resulting in a complete loss of its value.

## **Disclaimer of liability**

To the maximum extent permitted by the applicable laws, regulations, and rules, the company and/or the token provider shall not be liable for any indirect, special, incidental, consequential, or other losses of any kind, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance of the pre-sale, initial token sale or the whitepaper or any part thereof by you.

## **Jurisdiction and law**

Any claim or legal conflict arising from the pre-sale, the token sale, this whitepaper, or any associated material or link included in this whitepaper or information offered or given access through this document or any associated material shall be governed by the laws of the Netherlands and the courts of the Netherlands and shall have the sole and exclusive jurisdiction.