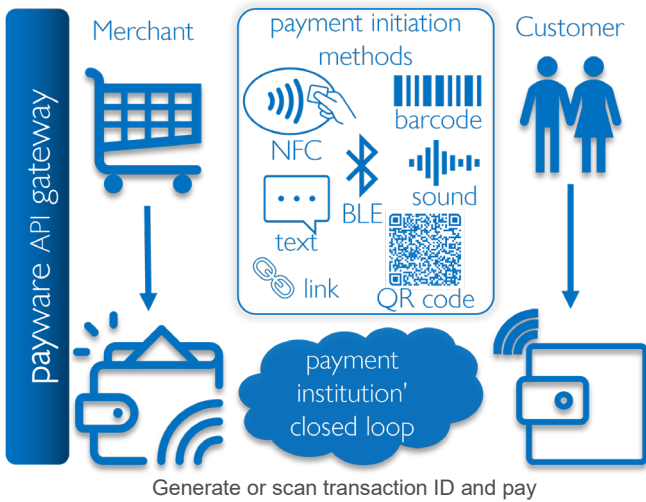


# Scan or generate NFC tag, QR or barcode and pay

Mobile payment apps enablement for any mobile phone with camera



## AT A GLANCE

payware<sup>SM</sup> enables instant cashless transactions between merchants and customers.

payware<sup>SM</sup> improves transaction security, speed and cost by innovative process initiation and information exchange.

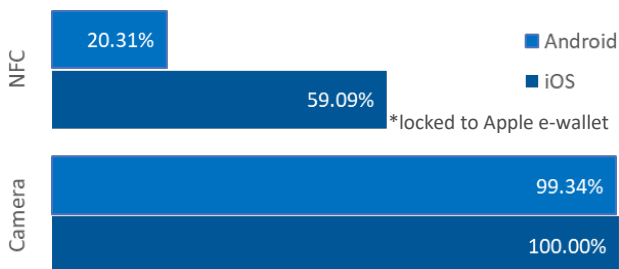
## BENEFITS

- ✓ enable mobile phones with camera to use payment apps
- ✓ one integration enables e-wallet acceptance in all network merchants
- ✓ reinforce transaction security
- ✓ by-pass payment (POS) terminal
- ✓ substantial decrease in transaction cost structure
- ✓ increase in transaction velocity

## payware API gateway

payware API gateway enables payment apps to:

- ✓ onboard customers with mobile phones without NFC technology
- ✓ by-pass payment (POS) terminal networks and transact in closed loop with all network merchants
- ✓ reinforce transaction security by using state of art technology stack and removing sensitive data exchange



Customer base potential - current vs payware



Scan QR bill and pay

