



A Payment Partner - SMKG Digital Banking Solutions
(smkg:otcqb has a minority interest ownership in Xpay.World Singapore).

XPAY.WORLDWIDE CORPORATION

Premise.

a Global Channel & Technology Partner of



XPAY.Worldwide Corporation

The global leader in White-label, PCI certified EMV CREDIT/DEBIT/QR Mobile Payment Infrastructure built to accelerate mobile payment migration via a selection of new Ingenico Android "All-In-One" POS & XPAY eCommerce options using a Payment as a Service (PaaS) model that can be branded for individual Payment Facilitators of our Banking * Acquiring Partners. The Platform that incorporates a Global Security, Regulatory and Technical Stack that encourages Bank branded eCOM, and Android "all-In-One" terminal deployment for card, wallet, QR and Crypto payments for small, medium, and enterprise merchants.

XPAY.Worldwide Corp

Gary Repchuk: Founder



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About XPAY.Worldwide Corporation (“XPAY” or trade name “Premise”)

XPAY is a Philippine-based Payment Infrastructure company and a developer of Payment Card Industry-certified eCOM, and Mobile Payment/Point of Sale software designed for delivery of bank grade infrastructure that maximizes the financial capabilities and delivers the L3 acquirer certification for the Ingenico Axium line of Android devices, Ingenico SoftPOS and can support The Estate Manager by Ingenico on Ingenico and any All-In-One Android terminals, Smartphones, Tablets, Web/Virtual Terminals. Our PCI compliant Platform is quickly able to replicate with all certifications into any country and also will deliver the Ingenico Axium line with integrated ECOM, crypto gateways along with certified 3rd party services for DCC, Fraud, Global FX, SuperWallets etc.

Our infrastructure has been designed and built to seamlessly embed into banks who are looking to accelerate their migration to all forms of CP & CNP payment, with a focus on accelerating and making possible any mobile payment options in the market today. We will integrate and certify into any Bank/Acquirer/Enterprise or Competitor (PARTNER) host and provide the ability to replicate the Premise. platform which includes our Ingenico Terminal certifications, individual PCI AOC and global connectivity to established partners for Fraud, DCC, Treasury, FX and Terminal Estate Management.

XPAY's focus is delivering seamless and affordable turn-key mobile solutions using our cloud based, multi-dimensional “All-In-One” mobile eco-system that can interoperate with any business system via API, EMV, NFC and swipe Android terminals than can now be deployed using a PaaS model. We are PCI-DSS L1 v3.2.1 certified and comply with Central Banks rules and requirements for an Operator of a Payment System (OPS). In 2021 XPAY was approved as a Payment Facilitator (PF) and a Third-Party Provider (TPP) for processing of VISA, MasterCard, JCP, PayMaya QR, and in 2022 for QRPH, GCash, and AMEX. We can duplicate the technical infrastructure for all our Banks' Payment Facilitator's to ensure the bank has consistency in technology, compliance, support and certifications.

XPAY is now the Ingenico Global Channel and Technology partner for SoftPOS and the Philippines Channel and Technology Partner for the Ingenico Axium DX line of Ingenico Smart (Android 10) payment and commerce solutions for in-store performance. The Axium DX line unequivocally offers the best-in-class digital experience in-store while optimizing performance, productivity and security. Axium is the latest range of Android smart Point of Sale (POS) terminals for XPAY to deliver to Banks, merchants, and retailers globally. XPAY is also terminal agnostic and has integrated and previously completed the Acquirer certification for PAX, BBPOS, DSPRead, Wizar, and NexGo Terminals. We also can deliver “The Estate Manager” by Ingenico can deliver unparalleled remote support for Ingenico or any Terminal our Partner may have integrated.

About Ingenico – Recent Partnership announced in 2023

In combination with Ingenico's AXIUM DX8000 Android-based terminals and XPAY's payment solution software, our partners are offered a state-of-the-art frictionless payment solution, focusing on real-time transactions while maintaining the highest security levels, enabling OUR PARTNERS to focus on the relationship with the merchants. Coupled with The Estate manager – Premise and Ingenico will Integrate, Certify, and provide remote software to support Key Injection, Installation and ongoing operations.

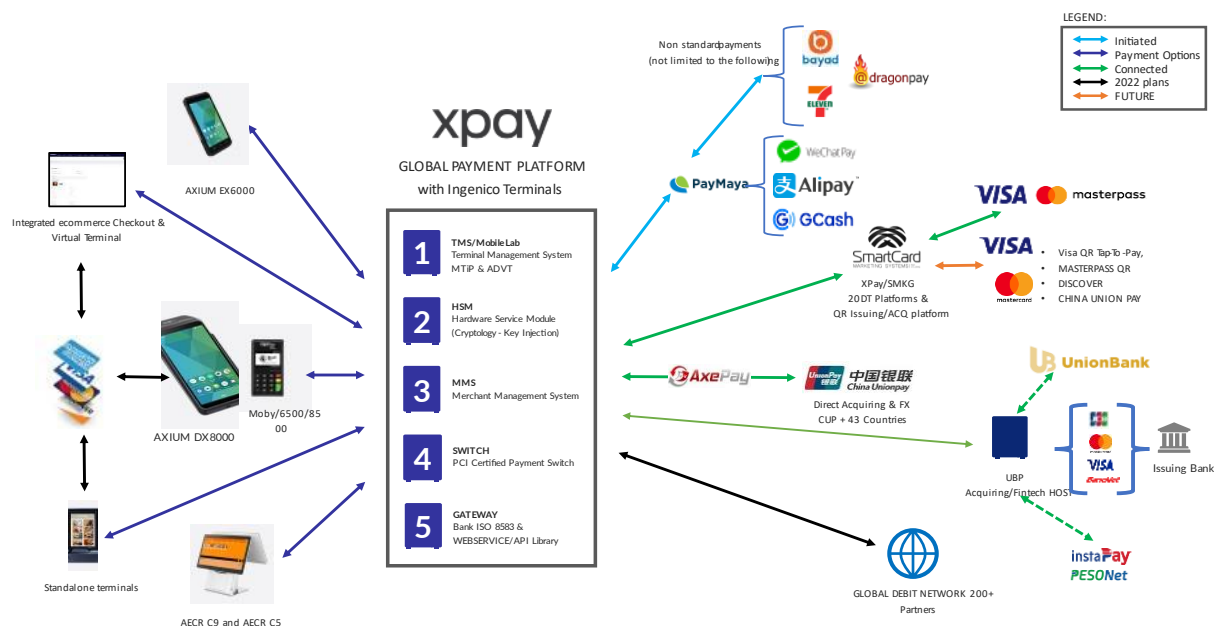
XPAY solutions for Banks, Enterprises and Merchants

During the last three years, XPAY has transitioned its infrastructure to AWS and now offers clients flexibility to shift hosting infrastructure from a Capital Expenditure (CAPEX) into an Operating Expenditure (OPEX). This shift enables XPAY clients to compete against legacy payment companies and deliver fully embedded digital payment solutions to SME/MSME merchants that normally usually do not qualify for full acquiring services. A confirmation of this strategic direction is the acknowledgement and partnership with Ingenico. XPAY can deploy our Pure Cloud infrastructure as stand alone or layer it on-top of or integrated into a bank proprietary host or third party processors.

All hosting is via AWS cloud. Immediate set up for our Partners instance of:

1. **XPAY Mobile Payment PLATFORM:** PCI-certified mobile payment eco-system for All-In-One Terminals deployment. Provides Banking Level certified infrastructure for EMV Host & connectivity with a universal bank office for an inclusive Merchant and Bank Dashboard
 - a. **Terminal Management System: "All-In-One"**
 - i. Acquirer dependent: VISA, MasterCard, JCB, AliPay, WeChatPay, PayMaya, GCash, Bancnet, selected/proprietary "Closed Loop"
 - ii. Multiple terminal options for every merchant need (MTIP/ADVT for two terminal choices part of our standard offering)
 - iii. Multiple platforms/schemes/merchant IDs on one SmartPOS
 - iv. Crypto integration is available as a Phase II implementation.
 - v. The Estate Manager by Ingenico to provide all support remotely.
 - b. **Merchant Management System:**
 - i. Real time access to all transactions by merchants
 - ii. Real time analysis by Super Admin
 - iii. Multiple Merchants, Acquirers, Enterprises on one device
 - c. **Payment Gateways:** Connectivity to ecommerce, other wallets, crypto platforms
 - i. Real-time Telemetry on all operations, security and transactions.
 - d. **SWITCH:** XPAY's proprietary switching technology provides the ability to connect directly to bank, gateway, issuer acquirer authorized by Bank.
 - i. Multi-level Merchant, Terminal, Acquirer, Processor Switch management (PF, ISO, TPP etc.)
 - ii. Bancnet – Phase I or II - dependent on Bank existing Bancnet integration

Sample Bank Turn-key Offering:



The above infrastructure – Branded and delivered offers access to any requested payment solution:

- Customized Mobile Payment Applications,
- Customized Merchant Management Services.
- Robust and customizable back office,



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- Customized Payment Facilitator infrastructure in place for Acquirers
- Mobile Certification Lab enables use of any PCI/EMV mPOS/AndroidPOS terminal
 - Capable of integration into existing company systems
- Direct processing capability and connectivity to MasterCard, VISA, JCB, AMEX, Discover and CUP.
 - All Wallets, Crypto, NFT issuers, and non-standard institutions can be integrated into platform to offer Bank merchants one single dashboard for reconciliation.

Turn-key Business capabilities:

1. **Virtual terminal:** Merchant without Internet Access and/or Smartphone application
 - a. XPAY provides a virtual terminal for these merchants
 - b. Solution sits on XPAY's PCI compliant servers and provides the merchant a sub-domain and checkout with text verification
 - c. Target Clients: Internet sellers, MSME,
2. **Ecommerce Checkout:** Merchant with Website and requires basic gateway
 - a. API-driven checkout delivering: VISA, MasterCard, JCB, PayMaya, GCash, Alipay, WeChatPay.
 - b. Target Clients: Higher volume SME: internet sellers and eCOM companies
3. **mPOS and Android terminal:** merchants that require Card Present transactions
 - a. PCI L1, L2 & L3 Axiom Android terminal
 - b. VISA, MasterCard, JCB, and other schemes offered by Bank
 - c. Option to add Crypto, BNPL, UB Payments, Cash In/Out etc.
 - d. Target Clients: Higher volume SME: With Brick-and-mortar presence & Travelling Sales force
 - e. The Estate Manager remote servicing
4. **Fully integrated Shopping Cart**
 - a. Hosted ecommerce solution for merchants who wish to sell products online but do not have their own hosting service
 - b. Fully integrated PCI compliant checkout delivering: VISA, MasterCard, JCB, PayMaya, GCash, Alipay, WeChatPay.
 - c. Known Business Model: Shopify
 - d. Target Clients: High volume SME: internet sellers and eCOM companies

XPAY Recap

With the Axiom line of Android devices supported by Premise and The Estate Manager, Mobile payment has evolved from a simple mPOS to an intelligent point of sale eco-system that can recognize products, customer habits and payments. With traditional POS solutions, the core processing is complicated, proprietary in nature and usually delivered by inflexible enterprise backend systems. With the introduction of the XPAY integrated gateway, our Ingenico partnership, mobile lab development capabilities, and optional integration with Digital Transformation platforms the opportunity now exists to bring intelligence to the Mobile Payment system and deliver Big Store functionality to small kiosk clients. Our turnkey, fully managed solutions can be delivered to small, medium, or large enterprises.

XPAY owns all our infrastructure: source-code, certifications, tech staff and regulatory approvals therefore we can deliver one unified and embedded ecosystem branded as Bank: Terminal Management System (TMS), Merchant Management System (MMS), PCI-DSS Certified SWITCH, API Library for Semi- Integrated terminals, PCI Certified Gateway, Key Injection and a Mobile Laboratory in Phase I with Key injection delivered in Phase II. All the above components, including the Ingenico PPAS remote Terminal Management Solution, of our global eco-system are on one platform which ensures a smooth transition and removes the complexities of integration to diverse platforms. Our payment platform and ready to customize Digital Transition wireframes delivered in one seamless solution can be quickly and economically implemented by our partners. We look forward to your direction and are available to meet at your convenience to review any items and proceed to a detailed offer based on specific partner requirements.