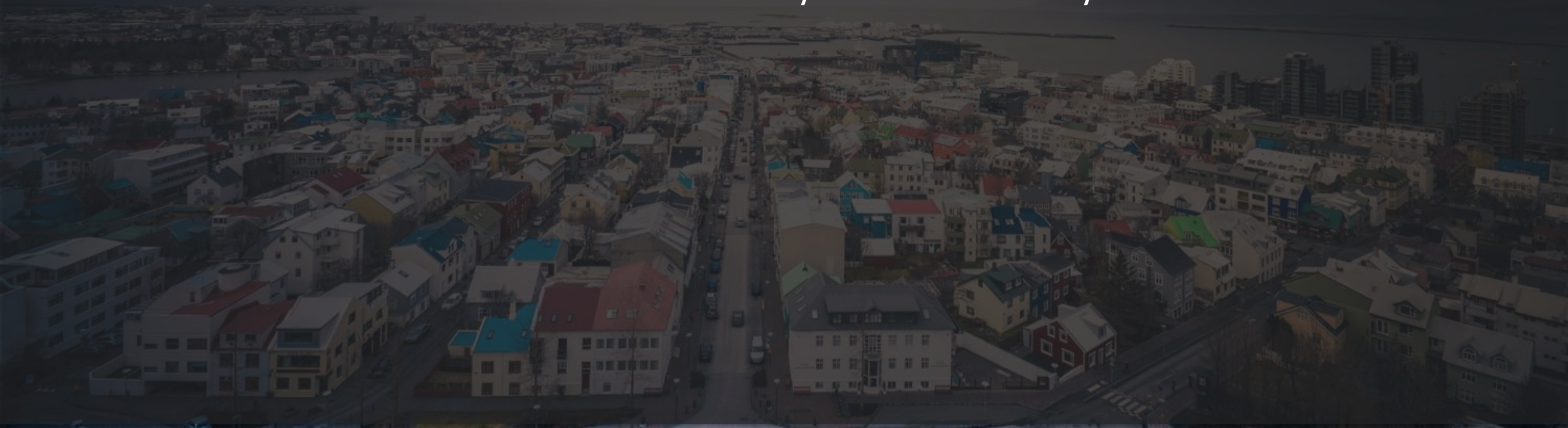# paykii

Gateway to Borderless Payments

Global payments gateway provider

focused on delivering product solutions

for money transfer operators and financial institutions

that strengthen their customer relationships and reduce churn

B2B2C - Platform-as-a-Service (PaaS)

paykii

What We Help Solve

Remittance Provider

Sender

Beneficiary

~40% of customers use multiple remittance providers

~20% of send volume used to pay for basic utility services

~80% bill pay in developing markets through walk-in channel

Reduce churn, build stickier relationship, grow customer-lifetime-value

Visibility into HOW & WHERE funds spent
PEACE OF MIND

Ease burden of paying bills (i.e., lost productivity, travel costs, carrying cash)

paykii 2

Leading Edge Technology Solutions

Platform-As-A-Service

Single gateway access to serverless global bill pay platform through REST API complemented with robust client data visualization dashboard and big data analytics tools

FindMyBill

Optional embed bill pay form for desktop and mobile devices that provides real-time balance inquiry and payment processing within remittance providers own secure environment while accelerating time-to-market implementation

Bill Chief

White label personal finance app that allows Senders to manage expenses, register bills, push amount due notifications and stage transactions

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Global Bill Pay Platform

Sending Market

Recipient Market

Sender

Remittance Provider

(our client)

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Balance Inquiry & Payment

Standardization & Servicing

One Reconciliation & Settlement

Onboard new markets quickly

Local Partner

Local Billers

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Access to Global Network

13 COUNTRIES

LIVE

- Colombia
- Costa Rica
- Dominican Republic
- Ecuador
- El Salvador
- Guatemala
- Mexico
- Nicaragua
- India
- Indonesia
- Pakistan
- Philippines
- Vietnam

Coming 2018/19

- Argentina
- Bolivia
- Jamaica
- Honduras
- Paraguay
- Peru
- Bangladesh
- Lebanon
- Nepal
- Turkey
- Egypt
- Ghana
- Nigeria
- Africa (Multiple Markets)

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Real-time Balance Inquiry & Bill Pay

600+ BILLERS

Electricity

Water

Gas

Cable /Satellite

Landline

Mobile

Internet

Insurance

Education

Government

Transportation

Retail

Designed for Easy Adoption

Consumer only needs account or telephone number to pay bill

1

Select Biller

What company are you paying?

Electricaribe ▲▼

Back   Next

2

Enter Account

What is the billing account information?

Payment reference

123456789

Check Balance

Back   Next

3

Receive Balance

What is the billing account information?

Account Number

123456789

Check Balance

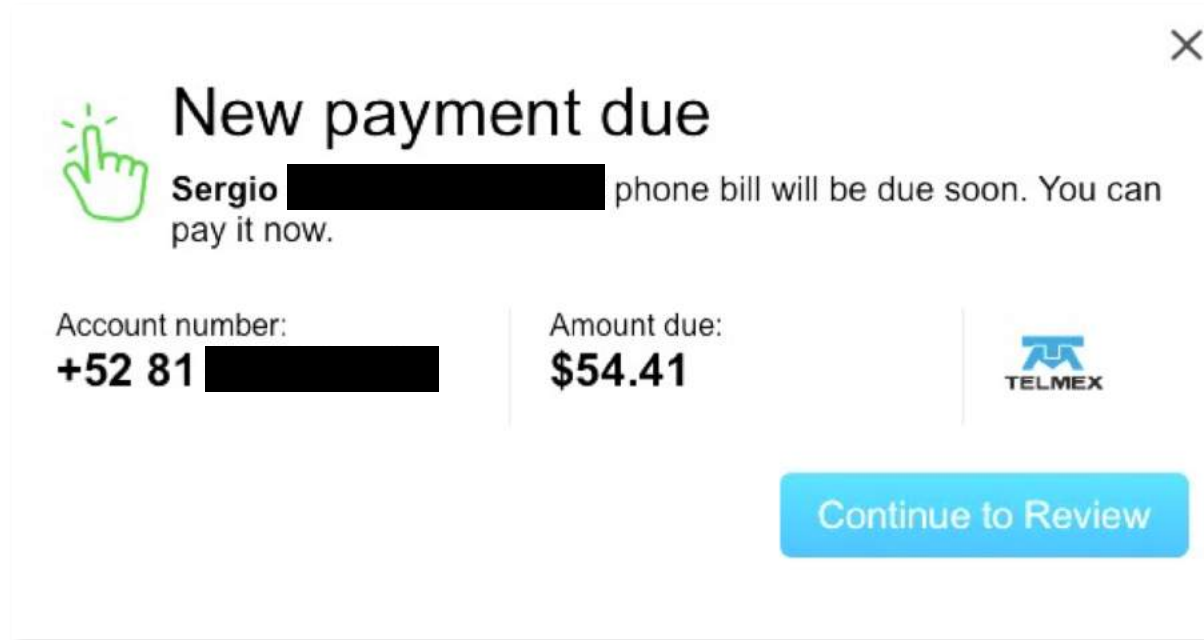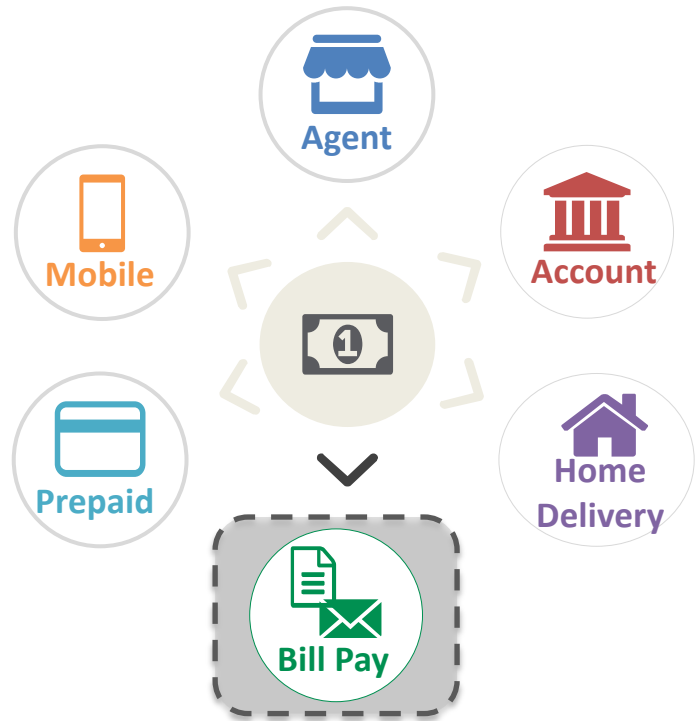**Current balance**

135200

Back   Next

Built to Engage Customer

- ✓ Notify customers of new statement balance
- ✓ Provide amount due information
- ✓ Setup automatic bill payment

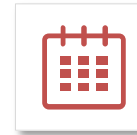*Screen shots from PayKii Client – Xoom for whom we provide Telmex balance inquiry and bill pay services.*

Complement Cash Remittance

Expand Pay-out Options

- Agent
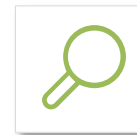- Mobile
- Prepaid
- Account
- Home Delivery
- Bill Pay

Value for Sender & Recipient

- Exercise control over spending

- Ensure prompt payment of family utility bills

- Obtain greater visibility into major family expenses

- Eliminate transportation cost or time waiting in line for recipient

Why PayKii Global Bill Pay

Simple

One Single Connection

Flexible API Interface or   Embed
Solution Alternative

Per Transaction Pricing

Attractive

No upfront integration fee

Onboard New Markets
Easily & Quickly

Standardized reconciliation and
settlement process

Secure

Bank-level Security

256-bit encryption

AML Monitoring Support

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FindMyBill

An embeddable bill pay form for desktop and mobile devices that provides real-time balance

inquiry and payment processing within your own secure environment

Simplify the Integration Process

✓ Accelerate time to market

✓ Integrate with only a few lines of JavaScript

✓ Eliminate need to build entire balance inquiry functionality

✓ Minimize changes to your front-end UX

✓ Pay within your environment without being redirected away to complete the payment

Workflow in POS system

1

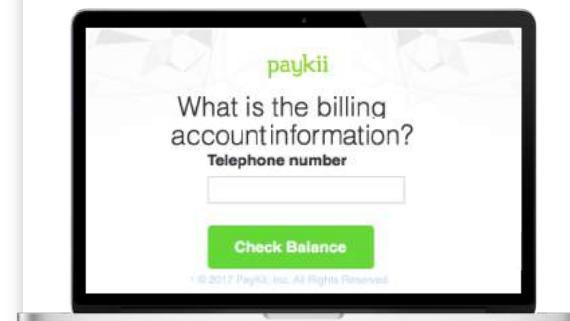Insert PayKii's Javascript Code in the server

2

Point of sale runs PayKii code through your server and displays a window on the company's POS with the option to select a service provider (biller)

3

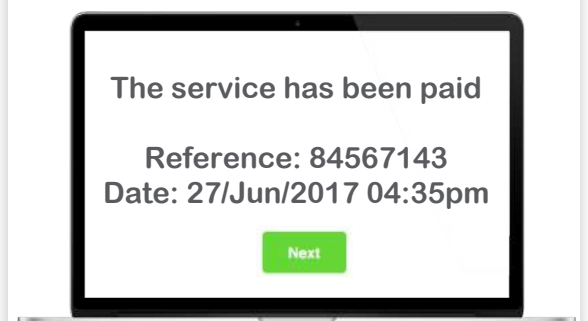Agent selects the biller and enters account number for balance inquiry

Agent reviews the amount due information and initiates a payment authorization request that generates a reference number

4

The agent receives funds from the customer and enters the reference number in the POS (manually or automatically) to process the payment

Via the window, the agent confirms completion of the transaction, so that PayKii can post payment with the biller

What type of bill are you paying?
- ✓ Telecom
- Satellite TV
- Mobile Network Operato

Next

What is the billing account information?
Telephone number

Check Balance

The service has been paid

Reference: 84567143
Date: 27/Jun/2017 04:35pm
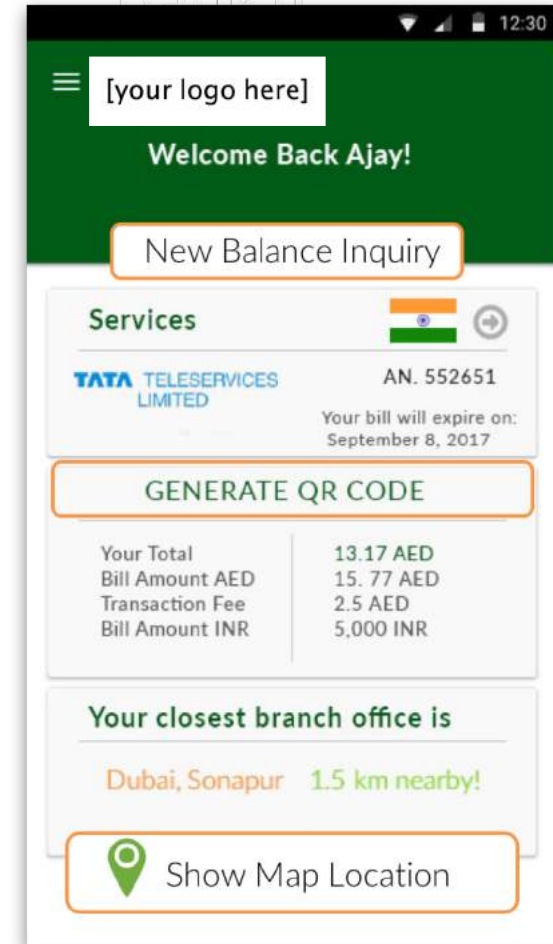
Next

Bill Chief

White label personal finance manager for your customers

Functionality

- ✓ International bill pay
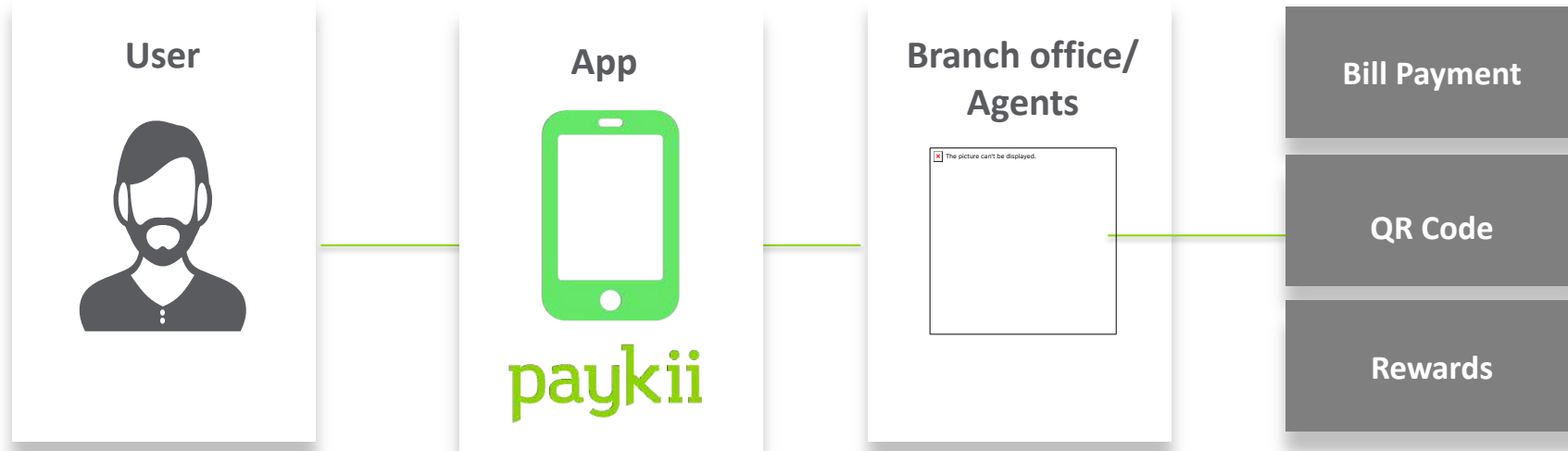- ✓ Domestic & international mobile top-up
- ✓ International remittances

Features

- ✓ Register biller & beneficiaries
- ✓ Push amount due notifications for bill pay
- ✓ Stage remittance transactions
- ✓ In-app payment option
- ✓ Payment status and transaction history
- ✓ QR / bar code to speed transaction processing
- ✓ Geolocation services

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User Experience

User	App	Branch office/Agents	
	paykii		Bill Payment
			QR Code
			Rewards

Geolocation

Payment Due Notifications

FX

MXN   INR

GTQ   PHP

Feature/Functionality Roadmap

Bill Chief	Functionality & Features	Benefits
Component 1: Bill Payment Manager *Available Nov 2017*	• Register bills • Receive balance due information • View payment history	• Deeper engagement • Recurring usage • Bill pay reminder when near branch
Component 2: Remote Mobile Top-up	• Domestic & int'l recharge • Credit facility for real-time top-up via app	• Incremental revenue opportunity • Payoff credit facility at branch office
Component 3: Remittance Staging	• Setup remittance • Validate transaction • Complete order at branch or via app	• "Order" remittance before showing up at branch • Speed transaction time at branch • Optional full digital remittance solution

paykii

Why Bill Chief?

Engage with your customers anytime

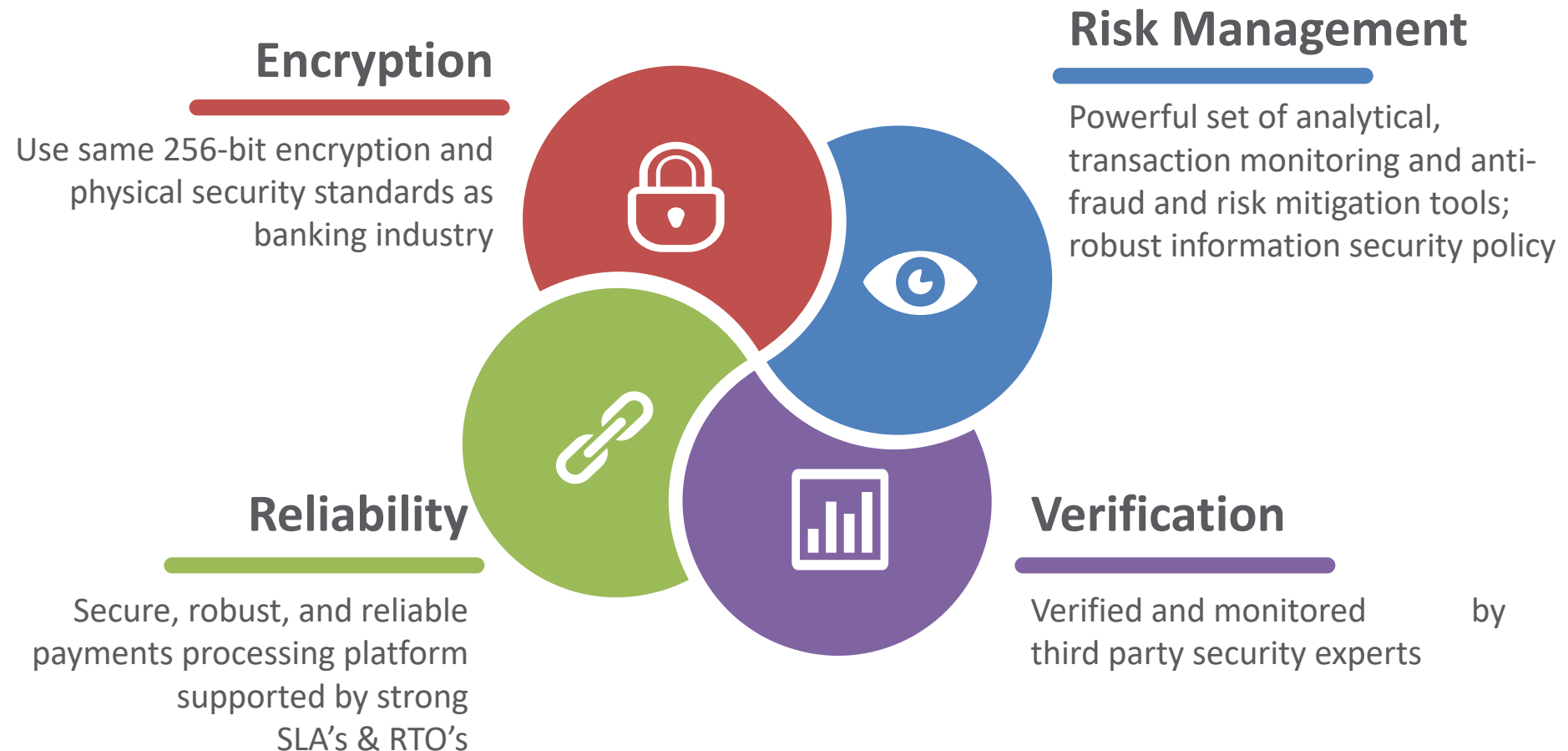Drive incremental revenue for both you and your agents

Strengthen customer connection with your retail footprint

Speed transaction time at the agent point of sale

Build a bridge into the digital channel

Platform Security

Encryption

Use same 256-bit encryption and physical security standards as banking industry

Risk Management

Powerful set of analytical, transaction monitoring and anti-fraud and risk mitigation tools; robust information security policy

Reliability

Secure, robust, and reliable payments processing platform supported by strong SLA's & RTO's

Verification

Verified and monitored   by third party security experts

Our Global Customer Base

PayKii Partners with You

Have we missed a market, product or service important to you!

Tell us what you need.

Reach out to us and let's discuss how we can support you.

paykii

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