

VICPAY

**PAY WITH CRYPTO ANYWHERE INSTANTLY
USING VIRTUAL CREDIT CARDS**

LIGHTPAPER

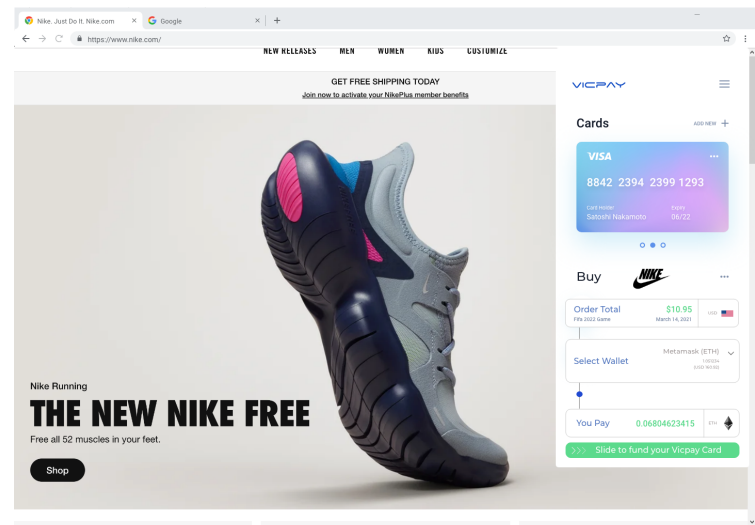
San Mateo, CA
May 2019

www.vicpay.co
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VICPAY SUMMARY

Vicpay is a B2C solution that allows any merchant to accept crypto *without* integrating a payment processor.

Consumers are able to seamlessly generate a virtual debit card that instantly converts their crypto to fiat, and is usable on any e-commerce site that accepts Visa or Mastercard.



MARKET IN 2021

\$4.8T

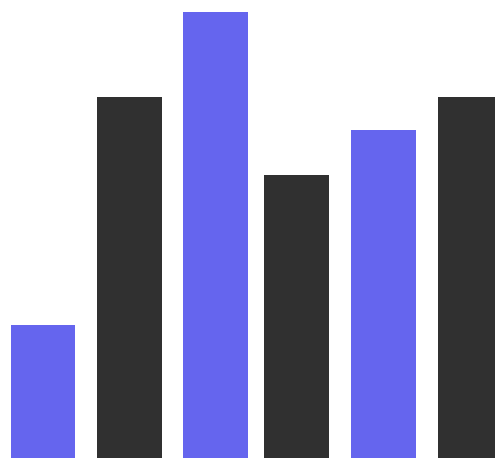
E-commerce spending

\$400B

Payments in crypto

3X

Number of blockchain wallets





CRYPTO PAYMENTS LANDSCAPE

1% of online stores accept crypto

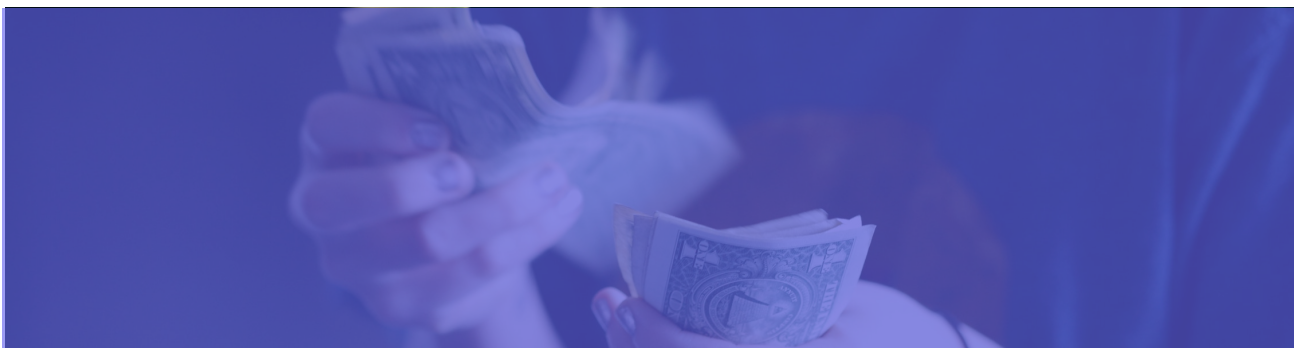


Requires complex integration



High-friction payment process

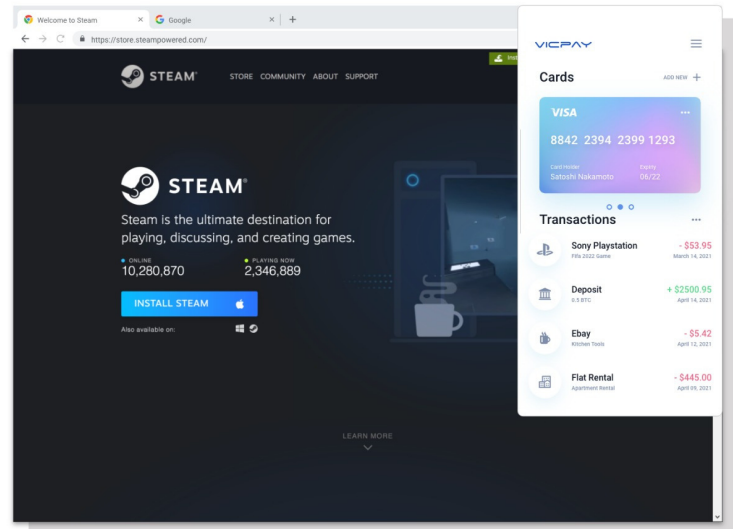
PROBLEMS WITH PAYMENTS



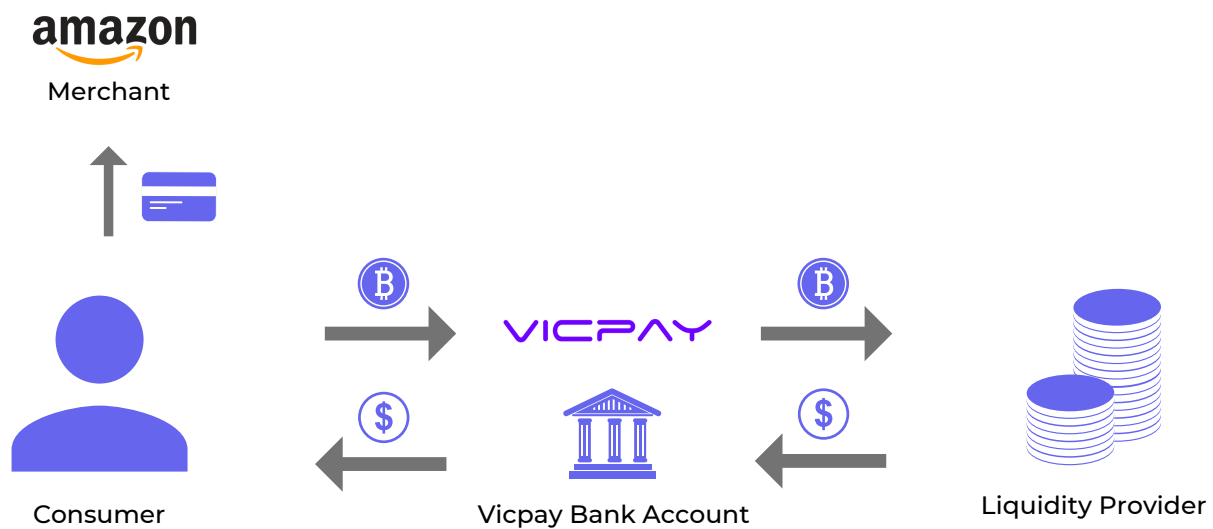
INTRODUCING VICPAY

With Vicpay, users can deposit their crypto to a virtual fiat pre-paid debit card in three easy steps.

1. Install the Chrome extension
2. Deposit your crypto to Vicpay
3. Start shopping with virtual card



HOW IT WORKS



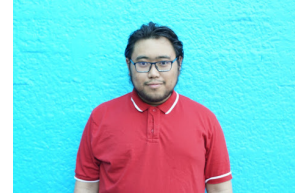
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