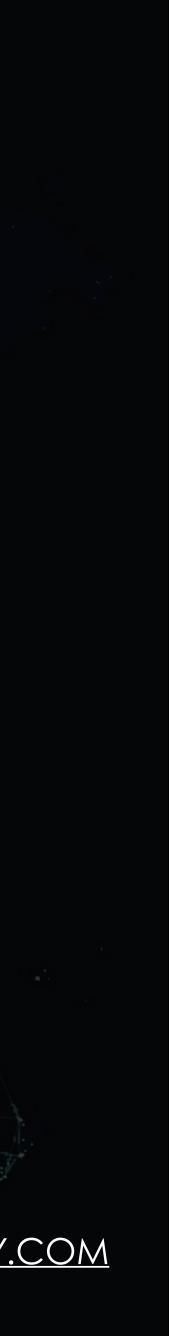
AUTOMATING PAYMENTS

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KEPEN

CROSS-BORDER FX & PAYMENTS FOR B2B, B2C, B2B2C, & P2P

WWW.AXEPAY.COM 1-844-AXEPAY-8



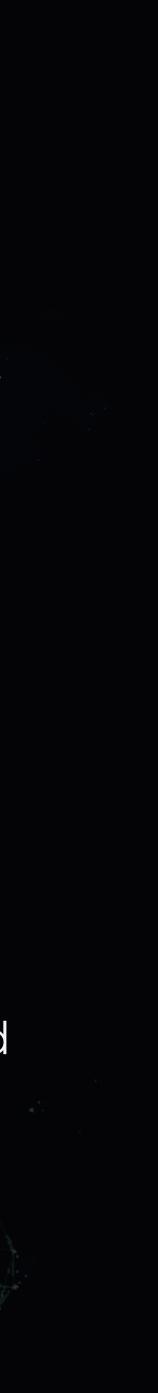


AUTOMATING PAYMENTS

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Axepay enables your business with a powerful seamless payment network for cross-border transactions (B2B, B2C, B2B2C & P2P) to meet your global needs. We offer a simple account to operate globally without borders including our payment rails and FX automation that provide access to payouts & receiving funds from over 180 Countries & Territories and onboarding in 50+ Countries. Axepay's ability, together with its strategic partners, provides for compliance, integrated connection to global

Axepay's ability, together with its strategic partners, provides for compliance, integrated connection to global E-KYC, EKYB & AML monitoring, fraud monitoring, multipayments gateway, e- commerce, e-billing, e-escrow payments MPOS solution, International FX settlements and payments, various payment types including POS, MPOS and QR code solutions, prepaid cards & top-up, single or bulk pay-in/pay-out.



TRANSFORMING THE PAYMENT SPACE!

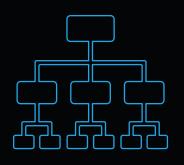
Recurring / One time / Embedded Payments



ACH & Real Time Payments



Check21 RDC



Onboarding Business & Individual







PoS Clover Terminal









FEATURES

One Connection to Axepay Network for **Global Payment Services**

- Payout & Pay-in +180 Countries & Territories
- Onboarding 50+ Countries & Territories
- China
- Recent footprint in 34 Countries in Africa & more to come

Analytics & Reporting

- Full reconciliation of all transaction types, fees and commissions with multiple levels for Partners (banks, financial institutions, telecoms, enterprises), Merchants and End-Users
- Digital ID key issuing and documents vault that is a permission based blockchain with digital id-key access management and transaction retrieval solution

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E-Comprehensive Suite of Payment Solutions

- ()
- Multi-payments gateway
- EMV & e-commerce host gateway
- E-Billing
- E-Commerce
- E-Escrow
- Automated AP/AR
- single or bulk pay-in/pay-out,
- MPOS, EPOS and wireless POS for all card schemes
- MPOS and QR code solutions

Send & Receive Globally-Various Payment Options

- Banks
- Cards Credit, Debit, Virtual, Prepaid
- Digital Wallets
- Alternative Payments
- Synchronize with VISA Direct
- Constantly adding new payment methods









FEATURES



Simplified Automated Global Platform

- DIY Onboarding
- Real-time automated FX desk
- Al Chatbot for Merchant & end-user assisted automated transactions.
- Digitally manages PBOC approval of transactiondocuments & verification

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Onboarding

- eKYC, AML, KYB in +230 countries & Territories
- Blockchain platform



Fraud & Risk Management

- PCI DSS 3.2.1
- Enterprise Security
- Built-in sophisticated fraud detection service offering in +230 Countries
- Transaction Monitoring
- Visa Cybersource





Enabling Global Payments

- Bank to Bank
- Card to Card Transfer
- Bank to Card Transfer
- Card to Bank
- Automated FX



Bridging End points for Treasury Payments

Escrow, E-billing, E-commerce

We also service to and from China







ONBOARDING IN 50+ COUNTRIES ACROSS THE WORLD THROUGH OUR PARTNERS & MSB LICENSES

NORTH AMERICA

CANADA

USA

UNITED KINGDOM

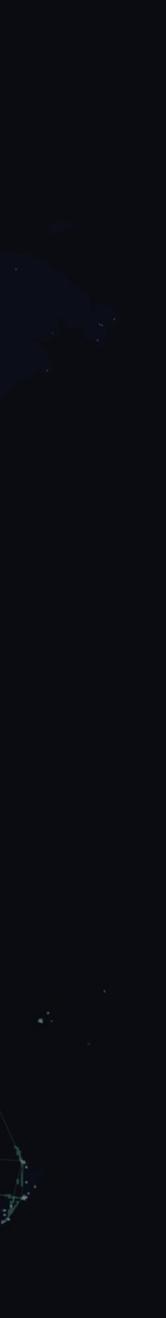
- SWITZERLAND
- LIECHTENSTEIN
- NORWAY
- ICELAND

LATAM • MEXICO • ARGENTINA • BRAZIL • COLUMBIA

CONFIDENTIAL - NOT FOR DISTRIBUTION

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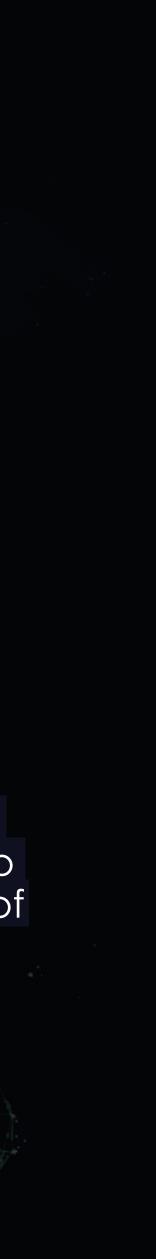
MULTIPLE TRANSACTION CONFIGURATION



E-commerce platform for cross-border payments supporting 180+ countries & territories Global FX settlements including seamless & secure processing for businesses & individuals



PBOC Compliance Digitally managing approval of transactiondocument verification Automated Trades and FX settlement to Merchants Country of Origin



over +230 Regions & Territories.



CHINA BANKING & CARDS

What makes us so unique at Axepay is our extended ability to process payments for goods and services to and from China.

- China UnionPay Ecommerce Processing
- Bank Wires in and out of China
- PBOC verification clearing of documents



Automated Cross-Border FX Payments Solutions for B2B & B2C payments

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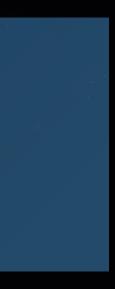
Automated solutions for Treasury payments with managed FX trades and settlements for 180+ Countries & Territories including China.



Axepay -a unique payment & settlement network that securely manages all aspects of client registrations with Onboarding (50+ Countries) & AML, EKYC, KYB, KYC compliance in +230 Countries & Territories.



A global team of partners supporting Axepay by delivering payment and business expertise to our clients.









AUTOMATED TREASURY

Auto Sync Trade Quotes for FX with Daily Transactions

- Create Settings for Batch group payments for multiple cycles -
 - Confirm Reconciliation Trades for each cycle batch
 - Pair Book Trade Quotes with Multilayer tracking of AR and AP



Specialized Automated Clearing & Settling for B2B

- Country of Origin
- Required Currency of Trade
- Required Currency of Settlement to Beneficiary
- Real-time Electronic Trade Desk
- Automated Trade and Settlement



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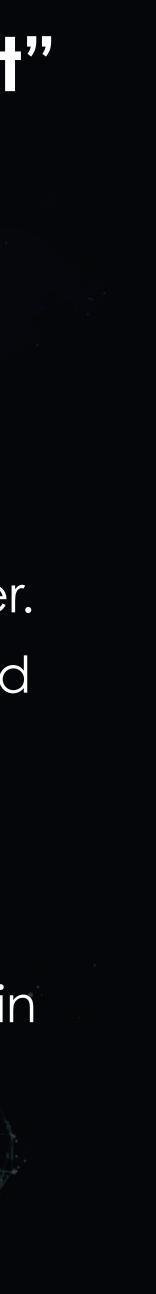
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Biller "Escrow Payment Request" Transaction – B2B or B2C

Axepay allows a Merchant to present a payment request (document/invoice) to the customer. - if an individual – B2C issuance card link

- if a business – B2B issuance of payment trade with FX details

- Clearing and approval of payments digitally, including PBOC in China.



PARTNERSHIPS

We offer a direct channel for partners to integrate to Axepay, Our ISO's manage their clients through an integrated API and web portal. Reseller portal allows for seamless submission of leads that will generate referral income. Real-time reporting portal to ensure transparency

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Customizable API and Sandbox for high value treasury clients.

Tracking and Reporting analysis for realtime transactions with automated quote desk



ONBOARDING SYNOPSIS

PARTNER ONBOARDING

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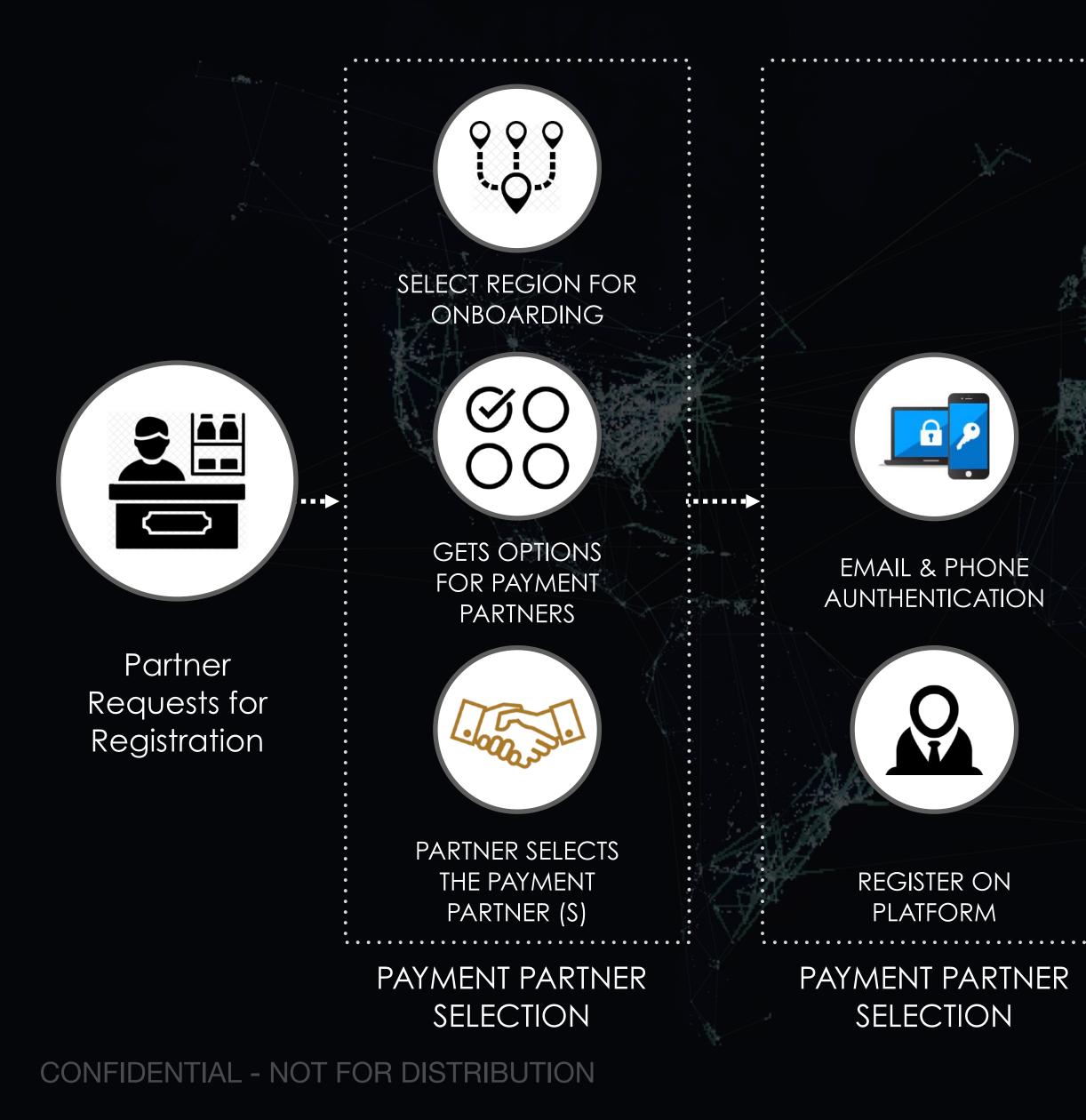
MERCHANT ONBOARDING

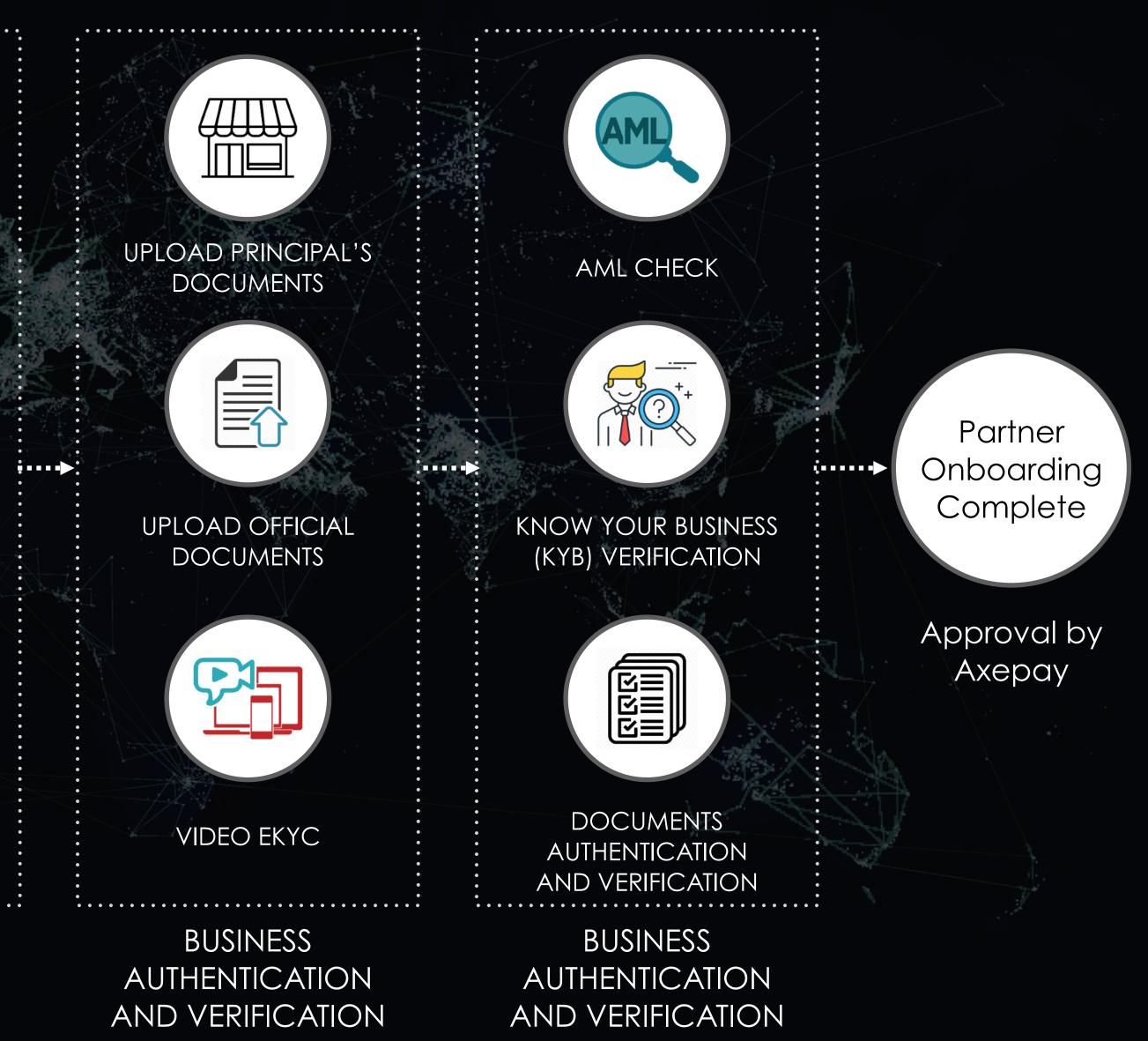
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BUSINESS & INDIVIDUAL ONBOARDING

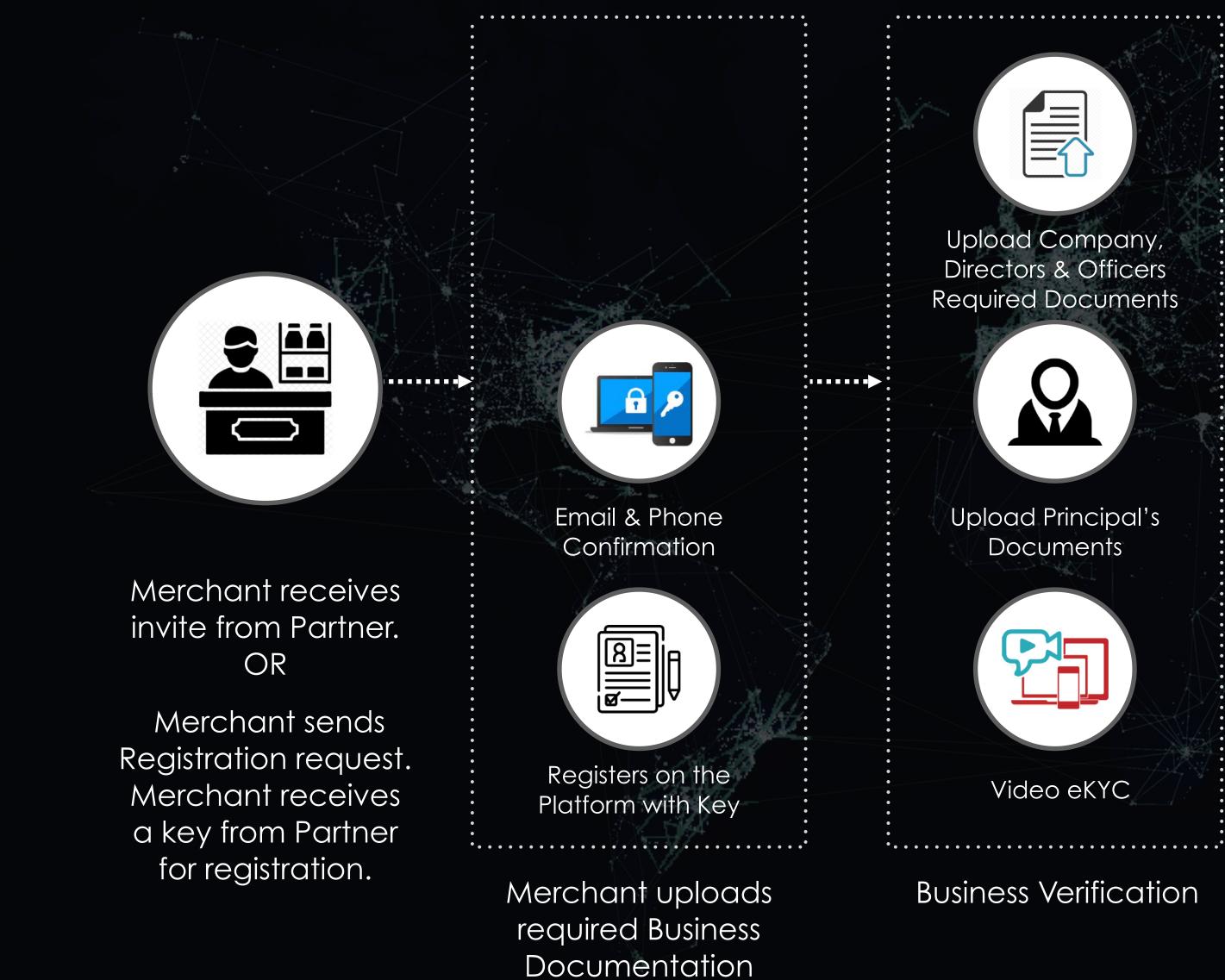


PARTNER ONBOARDING FOR SPECIFIC REGIONS WITH PAYMENT PARTNERS





MERCHANT ONBOARDING - PHASE 1



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Know Your Business (KYB) Verification



Document Verification

Business Verification

Merchant Onboarding Complete

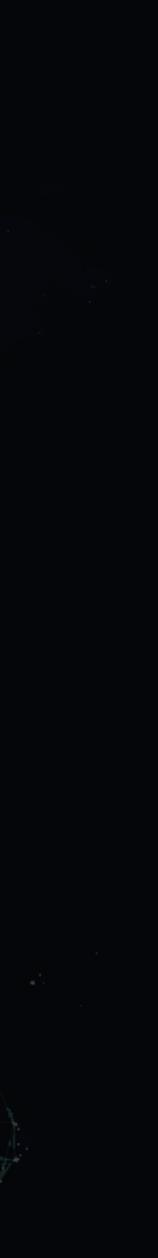
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Approval by Axepay & Login details provided to Merchant

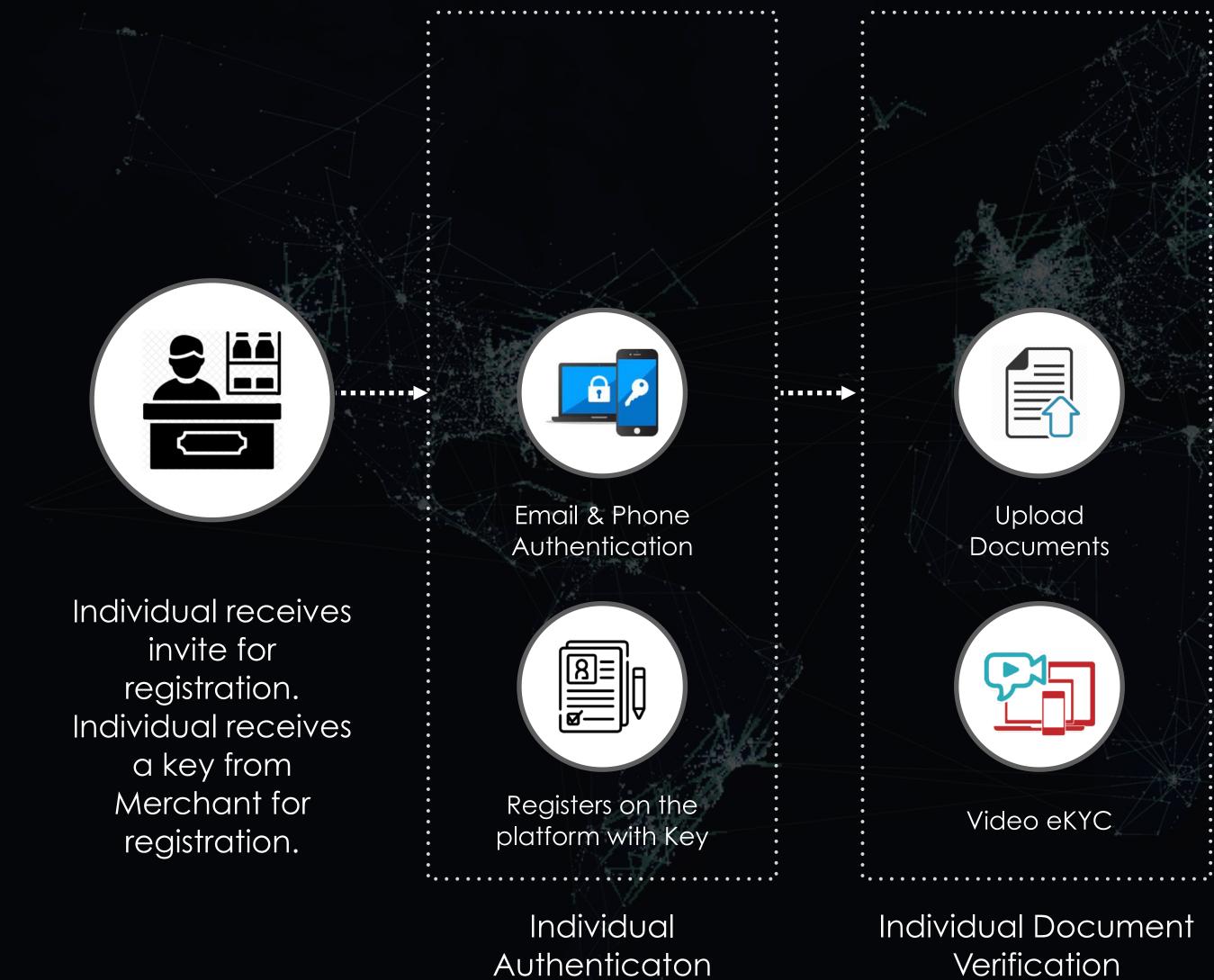


MERCHANT ONBOARDING - PHASE 2

Merchant has option of choosing either E-Commerce or EMV MPoS (shops) or Both API + Sandbox EMV PoS Store / Outlet QR Code E-Commerce Merchant Logins on the system Remittance & Payment Rails Invoicing Receipts



INDIVIDUAL ONBOARDING







Verification

KYC Verification

¥?

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Documents Authentication

Individual Verification

Individual Onboarding Complete

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Approval by Axepay Login details provided to Individual



NEW FEATURES IN PROGRESS

Working to provide a seamless payment integration & interoperability with global payment rails

IBAN

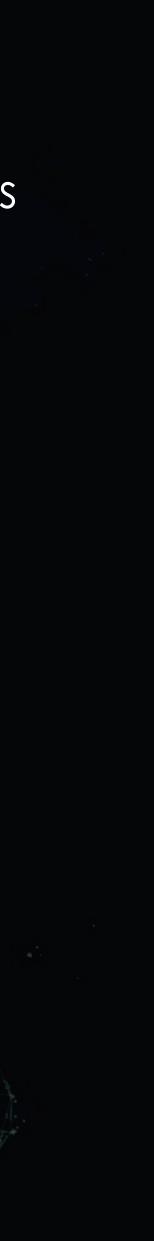
ACCOUNT



CARD TO CARD SERVICE

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CRYPTO CURRENCIES



AIRTIME PRODUCT RECHARGE

AIRTIME CREDIT SERVICE

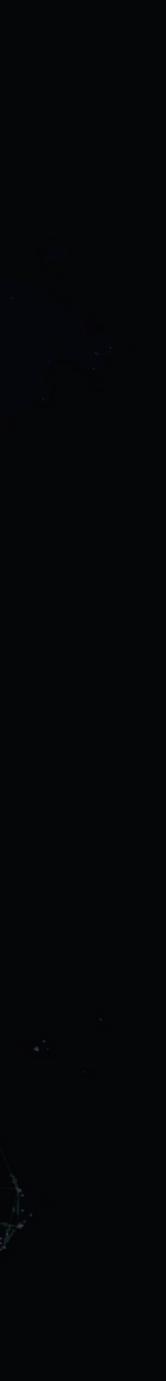


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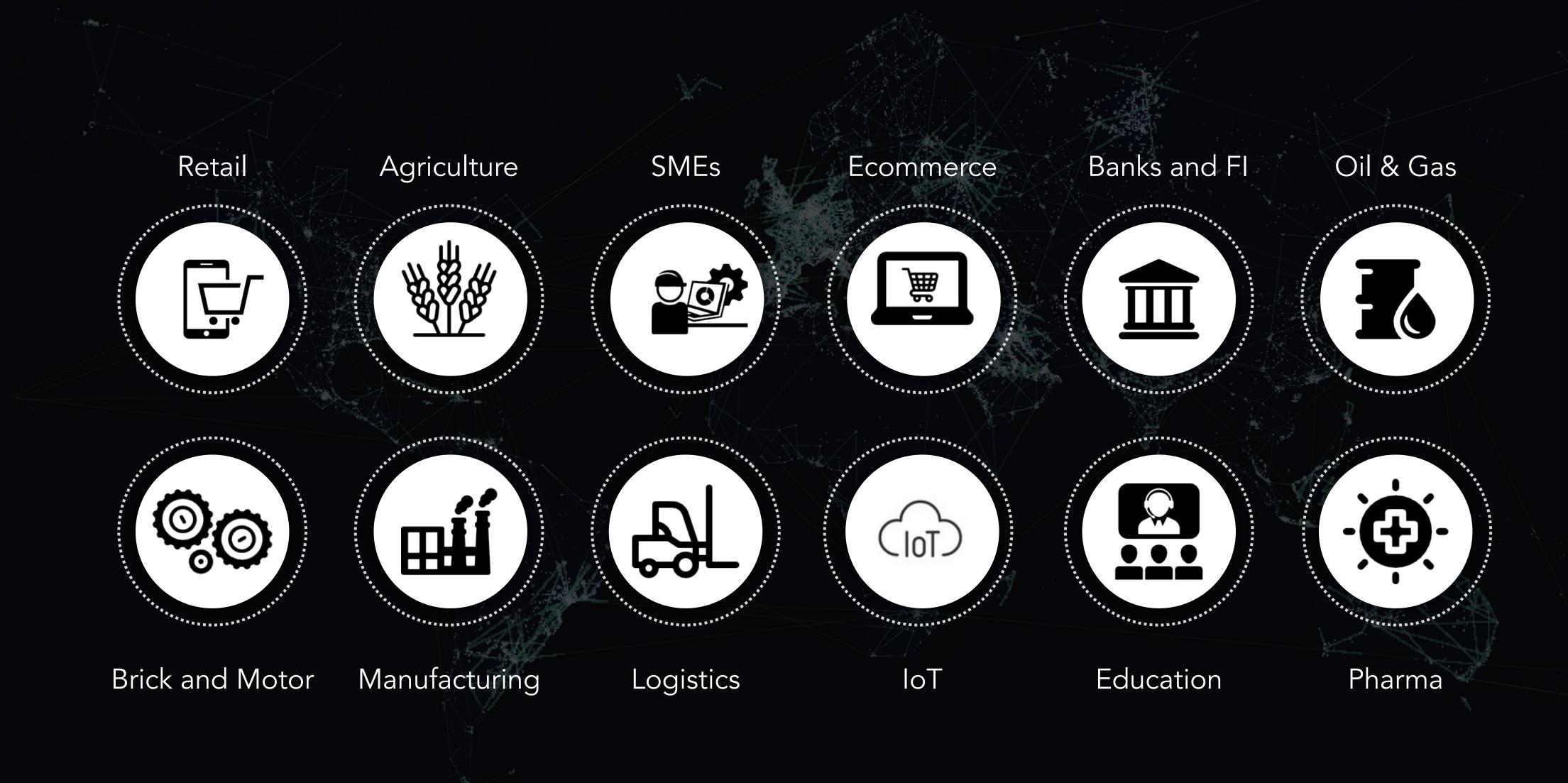


MOBILE REWARDS

REACH OVER 5 BILLION CUSTOMERS

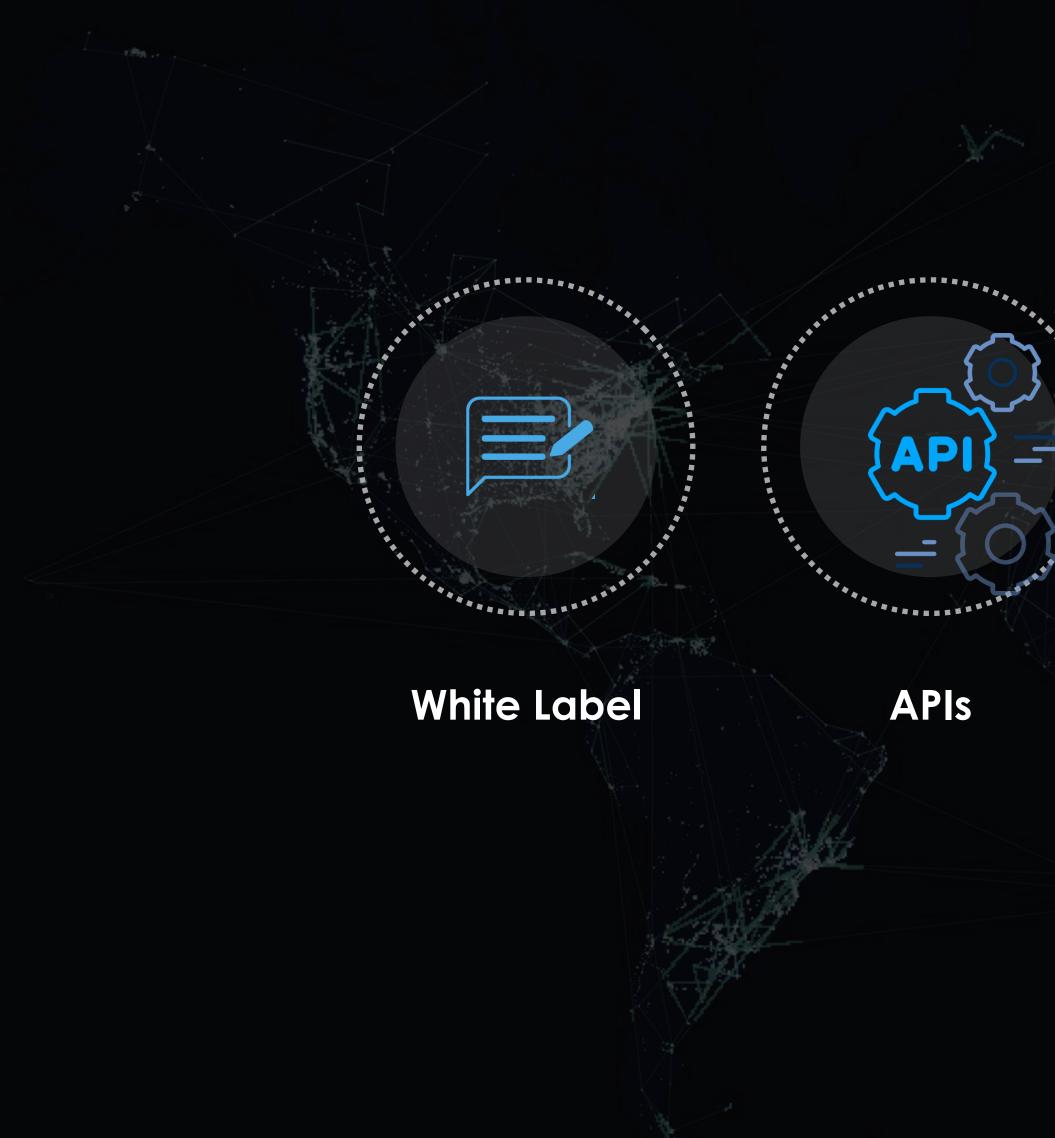


WE HELP COMPANIES ACROSS VARIOUS INDUSTRIES





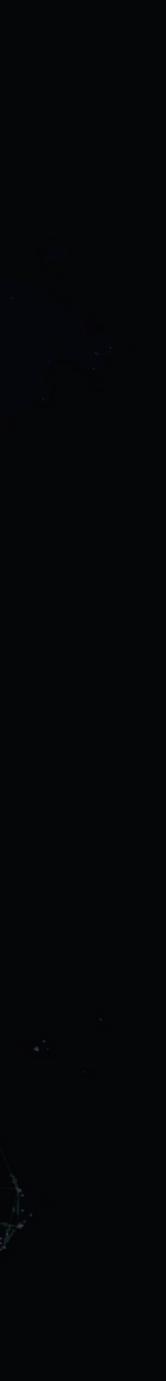
ENGAGEMENT & INTEGRATION



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Partner Program

Sandbox



CONTACT:

