

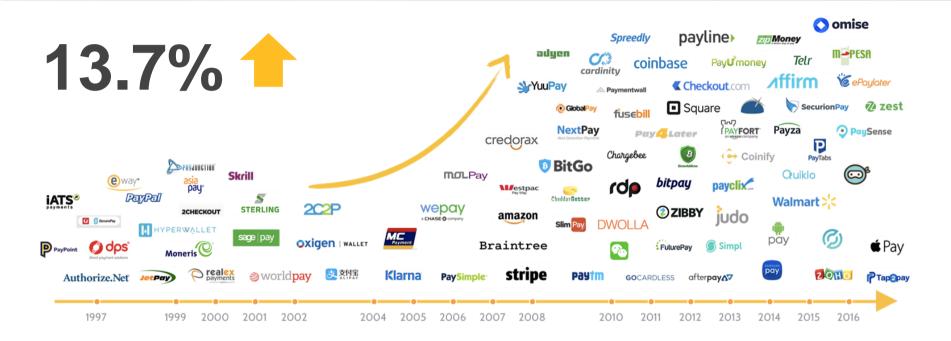
FinTech Connect 2019

The New Normal

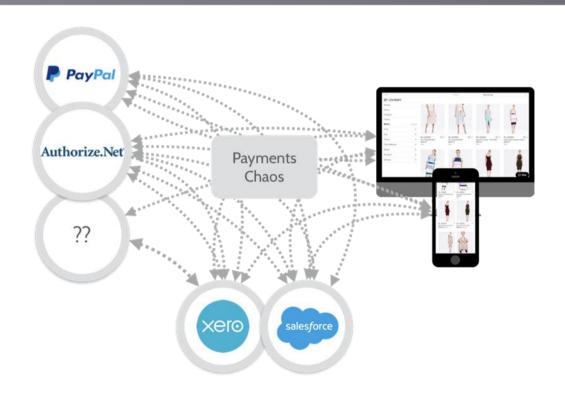
"Payment fragmentation is now the 'new normal',
giving consumers a great deal of choice and
merchants an ever-bigger challenge
to deliver seamless services across channels."

1: RS2

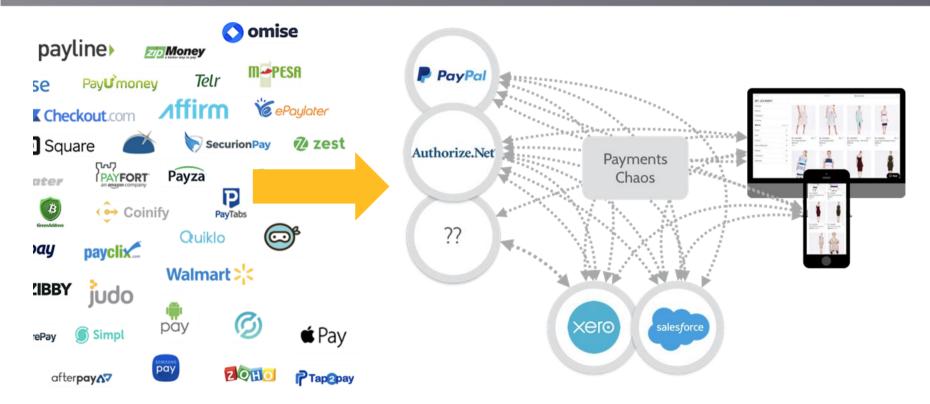
What's Wrong With This Picture?



The Practical Reality

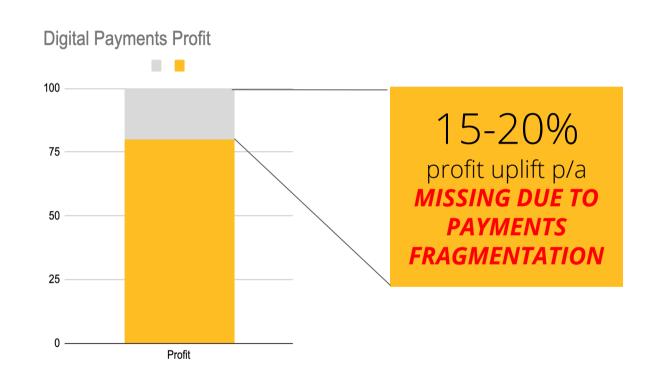


An Ocean of Choice



Real Dollars: A Global Charity Study

In deciding to use PayDock, a Tier 1 global charity independently concluded that...



The Findings

- 1. Limitations on the payment types they can accept
- 2. Limitations on the customer experiences they create
- 3. Limitations in auditing and reconciling payments information
- 4. Limitations on benefiting from least-cost routing
- 5. Limitations in terms of event and exception management
- 6. Lack of scalability
- 7. Lack of redundancy
- 8. Lack of portability
- 9. Significant security and privacy gaps

Under the Hood







Recurring Payments, Vault, Routing, Analytics, Transfers, Notifications, Customer Management + more

The Solution

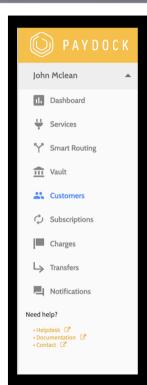
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<script>
    var widget = new.paydock.Widget('#widget',pub_key);
    widget.load()
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```

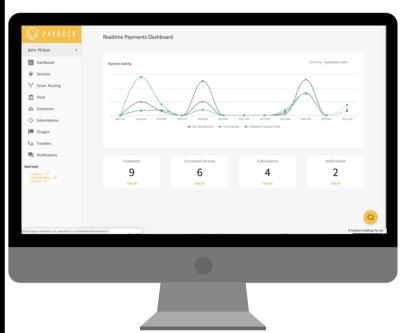
What it Looks Like

Easy management of your payment ecosystem. Customers in the middle and merchants future-proofed.

Features accessible via the dashboard include (but not limited to):

- Intelligent Routing
- Credit Card Vault
- Subscription Platform
- Customer Profiles
- Transfers/Payouts
- Event Notification Engine
- User and Sub-User Management
- User Activity Audits





Throwing Value At You in 2020



AI/ML Fraud Guard



SMS PAY



QR Code Pay



Advanced Notification Engine



Whitelabel Dashboards



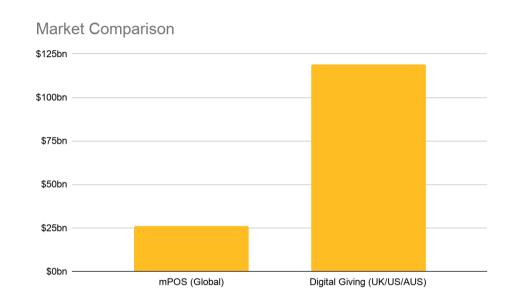
Enhanced PSP Partnerships

The Result

- 1. Limitations on the payment types they can accept FIXED
- 2. Limitations on the customer experiences they create FIXED
- 3. Limitations in auditing and reconciling payments information FIXED
- 4. Limitations on benefiting from least-cost routing FIXED
- 5. Limitations in terms of event and exception management FIXED
- 6. Lack of scalability FIXED
- 7. Lack of redundancy FIXED
- 8. Lack of portability FIXED
- 9. Security and privacy gaps FIXED

Where are we focusing our efforts?

- \$650bn charitable giving sector. One of the largest fintech sectors in the world and it's hurting more than most
- Digital giving market (\$119bn) is over
 times larger than the current global mPOS market (~\$26bn) and growing fast (~17% CAGR)
- Payments related problems are stripping hundreds of millions out of donor impact.



Our Impact

Impact: PayDock's goal is to contribute a financial impact in excess of **\$38m per annum** to the global NFP market by the end of CY2022.

What's next?

Chat With Us

If you are a merchant, charity or payment service provider we would love to talk to you.

We want to see merchants ever increasingly positioned to engage the great fintech market.

Invest

We are seeking to increase our rate of growth across our key markets in United Kingdom, Australia and USA.

Talk to us about joining the story.

Stay Connected

PayDock

w: paydock.comt: @thepaydock

Myself/Rob

e: rob@paydock t: @roblincolne

From all of us at PayDock, (and from our current and future customers)

Thank you.

paydock.com

Opportunity. Stewardship. Mastery. Beauty.