

PayLive Executive Summary

The Business

PayLive is a smartphone alternative to using physical credit cards for in-person purchases. It is a secure, safe, and easy way to make retail payments. PayLive is smartphone agnostic. All buyers *using any modern smartphone in the market today* can make cardless credit card purchases with PayLive. It runs *free* of any proprietary chip of a smartphone vender.

Creative Team

Richard Fink is the founder, visionary, and inventor of the PayLive Payment System. He designed the product's functional processes, created the product, and envisioned how the it fits and will be implemented operationally in the retail marketplace. His background is decades in the technical area of system design, software development, project management, and senior level management.

Competitors

Apple Pay and Google Pay are competing payment systems based on proprietary hardware NFC chip designs. They have proprietary payment solutions, which fragment the current payment scenario. PayLive is the only product in the market place that provides smartphone payment processing to ALL modern smartphones in use today.

Business Models

1) A company is deeply invested in comprehensive analytics of their *own* client database of world citizens. PayLive creates the opportunity to collect enormous amounts of personal buyer data and their specific spending habits- gender, age, frequency, volume, dollar amount, geo info, repetition, store type, and much more. Companies reselling such analytics are Google or Facebook. This would provide massive new data on their current clients, not previously available to them. This model produces the most revenue because personal data is worth immensely more than interstate fees.

PayLive customer: Marketing enterprises, as buyers of comprehensive deep analytics of personal buying profiles.

Revenue estimate: Over one billion dollars within 5 years.

2) PayLive is integrated as a fallback technology for Google or Apple's proprietary NFC technologies. This integration greatly increases either company's revenue potential as PayLive's payment services adds revenue that had been previously unavailable to them on competitor's phones. This adds up to be an enormous dollar potential.

PayLive customer: Banks making payments to PayLive based on a percentage of the bank interchange fee.

Revenue estimate: Over 300 million dollars within 2 years.

3) PayLive operates as an independent payment system and implements a small monthly charge to the seller, per POS station. This provides for a substantial revenue benefit over the micro percentages of total transaction amounts currently being charged on bank interstate fees. This model is the second most lucrative, providing stable, predictable revenue.

PayLive customer: The merchant pays a very low charge of \$1/day per pay station.

Revenue estimate: one billion dollars in 5 years.

PayLive's Solution

PayLive sees itself as a fallback technology between the two big NFC payment systems, which comes into play when the buyer has the "wrong" phone when making a payment. Now with PayLive the payment via any smartphone technology may be fully completed. The revenue us twofold, bank interchange fees and massive sales of large scale comprehensive data analytics of personal profiles in the merchant market.

Product Status

PayLive is completed, tested, and ready to meet delivery and integration into the current financial payment paradigms.

Exit Strategy

Sale of PayLive to an operation interested in massive analytic data based revenue: Google, Facebook, or Amazon.

Sale of PayLive to an operation interested in bank interchange fee based revenue: Apple, PayPal, Square, or Stripe.

An investor PayLive Product Summary and Product Overview are available on request.

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