



IMPAY

International Micro Payment Solutions



What is IMPAY?

- ✓ IMPAY is a mobile crypto money wallet and QR-based blockchain payment system which enterprises provide maximum benefit with minimum cost.
- ✓ IMPAY has set up a QR code payment system which uses mobile devices (tablet or phone) instead of POS devices.

What is IMPAY?



- ✓ There are 2 Impay Mobile Applications: Customer App and Merchant App. Merchant App generates QR code depending on the price in order to get payment with Lira and Euro Tokens.

IMPAY QR Based Crypto Payment System



- ✓ Merchant inputs the amount of shopping on the tablet, QR code is generated on Merchant Application. Customer scans the QR and verify the payment with fingerprint or pinpad on the mobile application.

What is IMPAY?

- ✓ Impay does not use Pos devices or Card systems.
- ✓ Impay generated imLira and imEuro Tokens on Bitshares Blockchain in order to transfer money securely, cheaply and fast between business to business B2B and B2C.
- ✓ With Impay Escrow, two people or institutions will be able to receive payments that can work with escrow contract over a secure structure even if they do not know each other.
- ✓ imLira and imEuroTokens will be used to get payment with Impay Merchant Mobile App.

IMPAY Escrow Service

- ✓ Thanks to the IMPAY escrow feature, Euro Tokens payments are held on the locked impayment escrow pool account. When the contract conditions are met, the payment in our pool account is released.



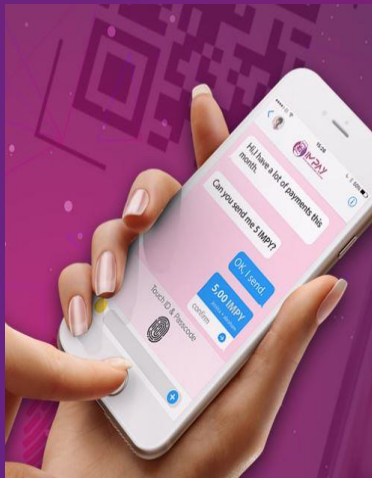
QR Online Shopping & Payments

The contracts and integrations with the shopping sites will be made and the qr payment system will be presented to the users and the opportunity to win gift tokens under the agreement will be given



When a person gets a holiday package from X tour company, Impay Token will be given to customers as a gift. Impay Token is not euro or lira indexed token. The price of token will be increased on crypto exchanges depending on the impay company value.

Money Transfer with Instant Message



- ✓ Users can send crypto money the convenience of sending messages to Contacts in phonebook.
- ✓ You will be asked for a fingerprint or pin when sending. This application will be presented as an innovation after the qr payment system has been activated.

IMPAY QR Money Transfer System

✓ IMPAY is a blockchain wallet and also qr based money transfer system between mobile users.



✓ Application provides crypto money transfer by scanning the QR-code or directly entering the address of the wallet if user wants



Why IMPAY?

- ✓ IMPAY will be the first Fiat-based blockchain mobile payment system all over the world.
- ✓ Besides the payment tool, we have a system with features that enhance customer loyalty for companies.
- ✓ We are the first system that combines the Smart Contract and Escrow feature with a fiat-based blockchain payment system in one roof.

Why IMPAY?

- ✓ Much faster than Visa-Mastercard payment systems, making it easy to withdraw money in the short term.
- ✓ Ultra-fast transfers compared to Western Union and swift transactions with very low transaction costs.
- ✓ Lower Merchant Commissions than Visa, Mastercard and other payment systems.
- ✓ Visa card numbers can be stolen. We don't need to carry cards in our physical wallets.

Comparison of Card Commissions

	Commissions	Merchant Payment Period
	% 1,5-%4 commissions depending on different situations (Bank+visa)	Depending on contracts, approximetly 20 Days
	There is no requirement %0.5	Daily or weekly



Money Transfer Systems

Commission Ratio

Delivery Time



**WESTERN
UNION**
MONEY TRANSFER

Depending on the Country, fee is 200\$ for 4000\$ transfer (%5) or at least 3%

Same Day or Next Day



Minimum 30\$ + %0.5

2 working day valor



%0.5

**Max 2
Second**

GLOBAL POLICY

- ✓ As the Malta government has supported the Blockchain projects at the laboratory level in Europe region, We are seeking to expand the company to Europe and expand rapidly to other countries. Malta can be pilot region for euro payments on blockchain. Antalya will be pilot region for IMPAY mobile payment system in Turkey with imLira tokens.
- ✓ As a business model, we are aiming to position stabilized crypto money such as imEuro and imLira on crypto exchanges. IMPAY token will be given to customers while shopping. IMPAY tokens will be listed different crypto-exchanges as a company token.

GLOBAL POLICY

- ✓ UK is Europe's largest market of Visa after the Turkey and visa's annual net profit is \$ 500 million in Turkey.
- ✓ Blockchain Market is \$ 150 Billion. There is no wide-spread blockchain payment system in the world.
- ✓ USD Tether is not a payment system. It is just stable token. It holds approximately 2 billion dollar as usd tokens on crypto exchanges. Think about licenced Euro and Lira payment tokens for the future.

MALTA PAYMENTS

- ✓ If we look at the big picture, we can spread imLira to all the European countries over the Malta example.
- ✓ The most popular sector in Turkey and Malta is tourism, we are planning to spread these tokens over this sector and real estate sector.
- ✓ You will be able to buy a real estate in Malta with imEuro Tokens and in Antalya with imLira Tokens

BUY REAL ESTATE

- You will be able to buy Real Estates with imLira and imEuro Tokens.
- Stable tokens are very important for Real Estates





Thanks for listening to us.

