

YOUR TIME IS VALUABLE!

Don't waste it standing in lines.



Payswif

A Digital Payment Solution





Problems Faced By Consumers

Long Lines & Fixed Purchasing Timeframes

In 2022, consumers are still standing in multiple **LONG LINES** to complete routine task on fixed timeframes from 8am to 4pm Monday to Fridays.

Spending & Personal Safety

Storing large amounts of cash in a wallet or purse to make purchases can open opportunities for theft and pose a high risk to personal safety. Consumers should to have access to their full spending power without exposure to high risk.

Limited/Non-Existent Digital Services

There are limited options for online **Bill Payments** and **Online Shopping** from local businesses. The small number of businesses that do have a digital presence cannot receive online payments or their website or apps are outdated.

Mobile Banking and Peer-2-Peer Transactions

Most consumers still do not have access to mobile banking or debit-credit cards so spending, sending or receiving money digitally is almost non-existent within St. Vincent and the Grenadines. This is especially frustrating our Vincentians working in the Grenadines or sister islands.



Problems Faced By Businesses

Fixed Opening Times = Loss of Revenue

The Monday-Friday, 8am-4pm can result in loss of sales reducing potential growth of a business.

High Risk To Security

Accepting cash only payments increases the threat to business security opening opportunities for theft.

Limited Online Presence for Websites/Apps

A large number of local businesses do not have a website or mobile app presence due to high development cost and non-existent Digital Gateway options for receiving customer payments.

Limited Ability To Scale

Most businesses target only the local populous as they are unable to receive payments for goods and services outside of SVG.

Payroll & Business-to-Business Payments

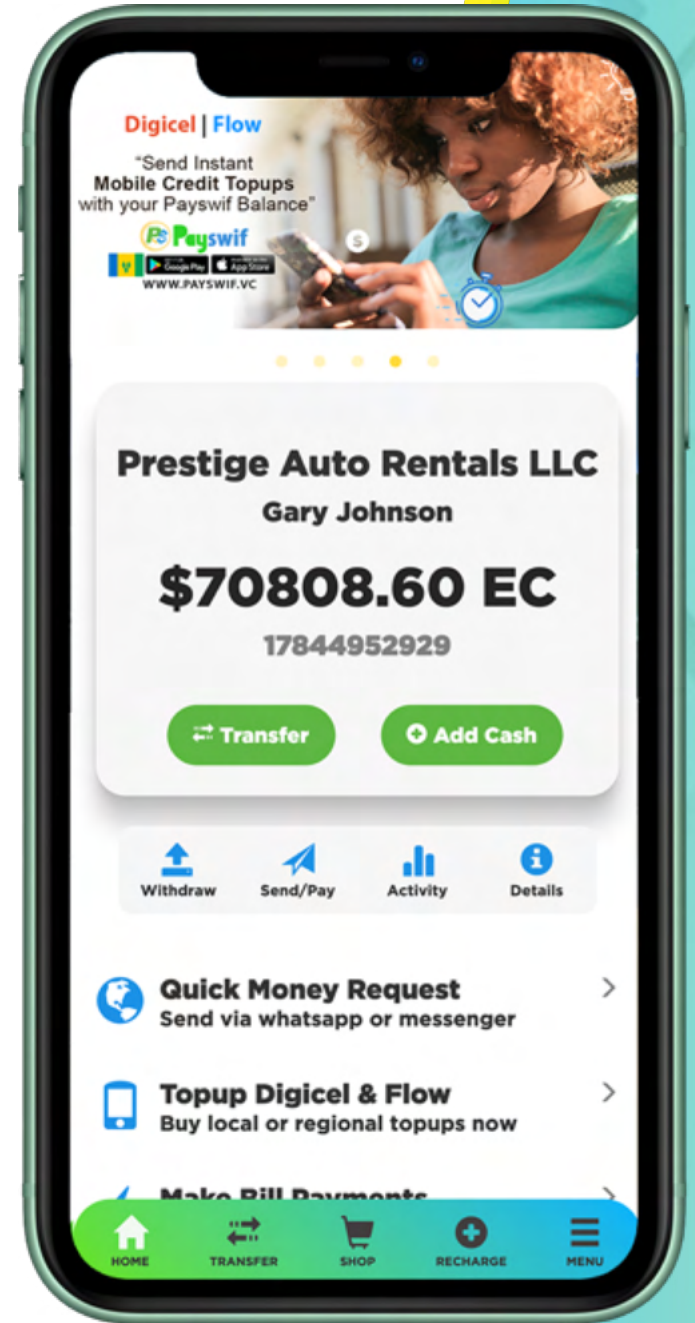
Businesses are still face issues when dealing with cash-based payrolls and conducting payments to their vendors locally or abroad.



The Solution is Payswif!

Payswif is a Digital Payment Platform which aims to solve the limitations & negative effects of cash payments within St. Vincent and the Grenadines & the Caribbean (OECS).

The platform is comprised of an **eWallet** app for all major internet enabled devices, along with a **payment gateway** for third-party mobile apps and websites. Payswif also boast its very own locally developed **Smart Kiosk** and **Smart Card** payment technology with a proven business model of over **3.5+ million EC** in transactions completed (2020-2022).





Payswif Platform Overview

Payment
Gateway

eWallet

Smart
Card

Smart
Kiosk

Developer
HTTP REST
API

Plugins

IOS

Android

Web

Android
Smart Card
Acceptor

PC Smart
Card Reader

Customizable
Business
Options

Recharge /
Withdraws

Wordpress
Woocommerce

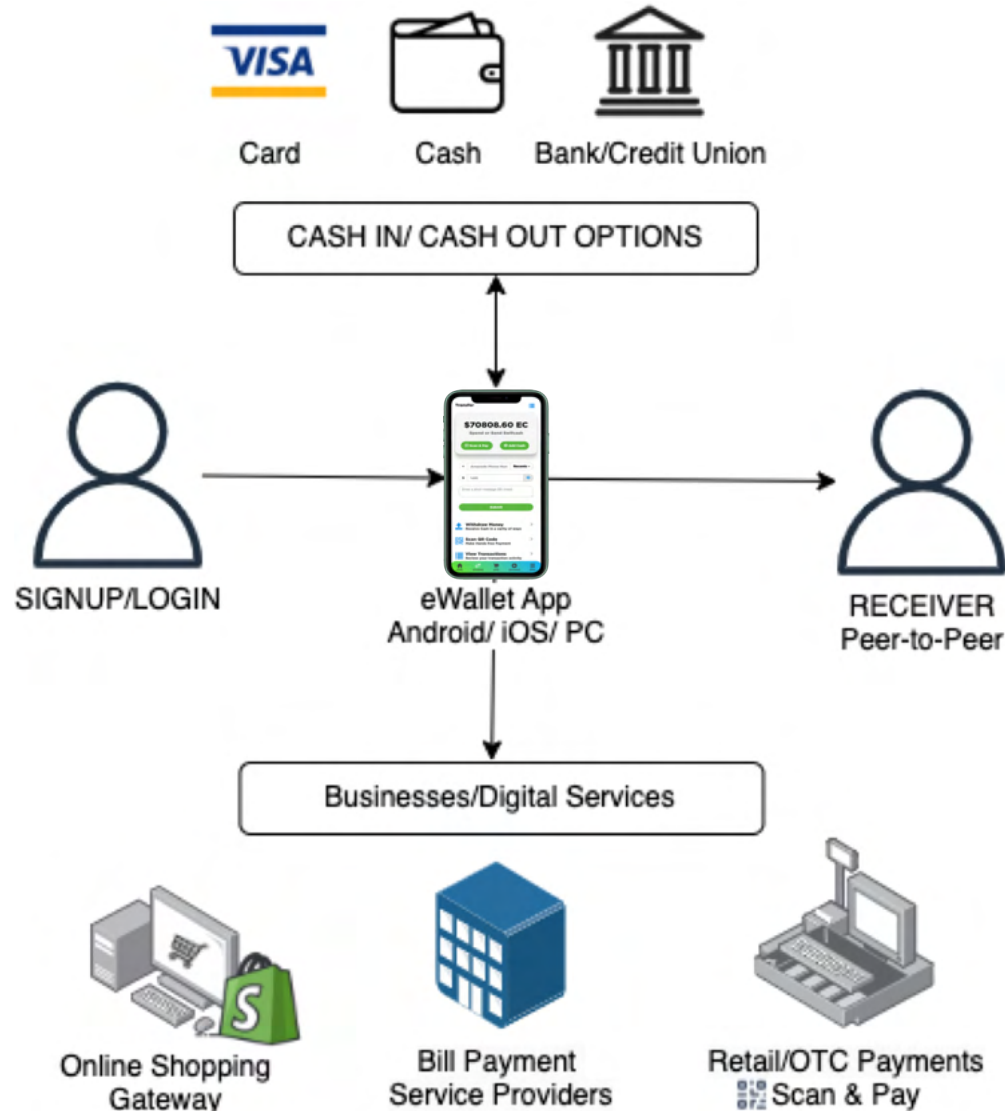
Opencart

Mobile POS
Software

PC POS
Software



How does Payswif work?



Step 1: Signup for Personal or Business Account

Users can install the Payswif App and signup for a free account using their mobile phone number, email address and a few other verification details.

Step 2: Recharge or Send A Money Request

After the completing the registration process, new users can send request to receive payment from other Payswif users or recharge their balance using a variety of options (Bank Wires, Bank Cards, SVG Credit Unions & Voucher Codes).

Step 3: Spend, Send, Receive, Withdraw or Integrate

Users can access digital services directly within the app such as; **Bill Payments**, **Mobile Credit Topups**, Join the **Buy & Sell Marketplace**, **Pay Local Businesses** or **Integrate** Payswif HTTP REST APIs/Plugins into their **Websites** or **Mobile Apps**.

Find a full list of video tutorials here www.payswif.vc/tutorials



Best Features

Improves Personal Safety & Business Security

Digital Spending will improve security & safety for both businesses and consumers by reducing the dependency of managing physical cash.

Online Shopping & Bill Payments

Users can now enjoy online shopping and avoid standing in multiple long lines to pay monthly bills.

Instant Peer-to-Peer Transfers

Users can send money instantly from anywhere to anyone even in remote locations such as the Grenadines.

Website & Mobile App Payments

Businesses can accept digital payments with our flexible APIs & plugin integration for mobile apps & websites.

Easy Record Keeping

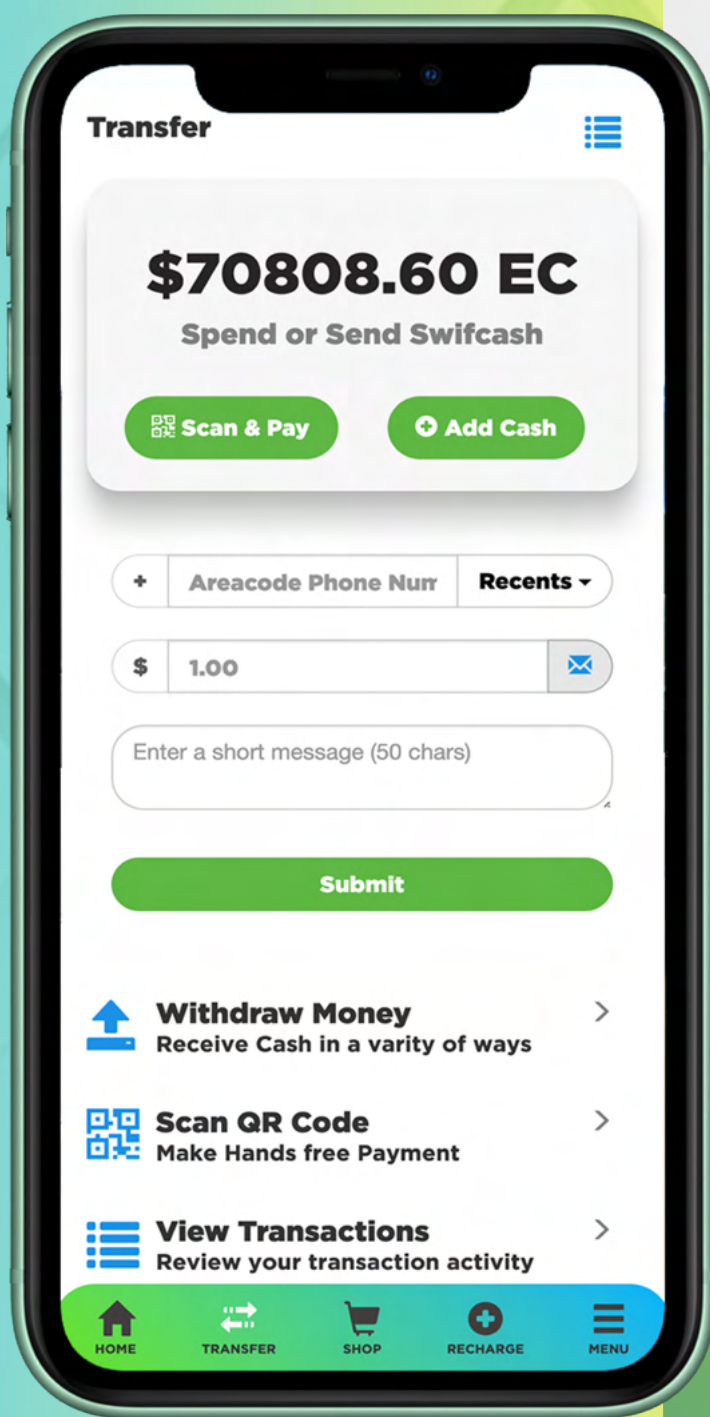
Users can review all incoming or outgoing transactions and export to CSV compatible files for accounting purposes.

Wide Accessibility

Payswif is available for iOS, Android & Web. **Planned:** Smart Kiosks will be deployed nationwide providing fast withdrawals and recharges.



Product Screenshots



\$500.00



\$300.00



\$200.00



SEND & RECEIVE
SWIFCASH
INSTANTLY! BETWEEN
FRIENDS & FAMILY!



\$70808.60 EC

CREDIT-PAL 

Over 20+ countries supported for Digicel & Flow. Buy credit instantly!

Select options

Digicel

Flow

Full Mobile-Number

My #

Enter amount \$10.00

✓ Submit

X Close

 HOME[HOME](#)

TRANSFER



Buy & Sell



RECHARGE



MENU

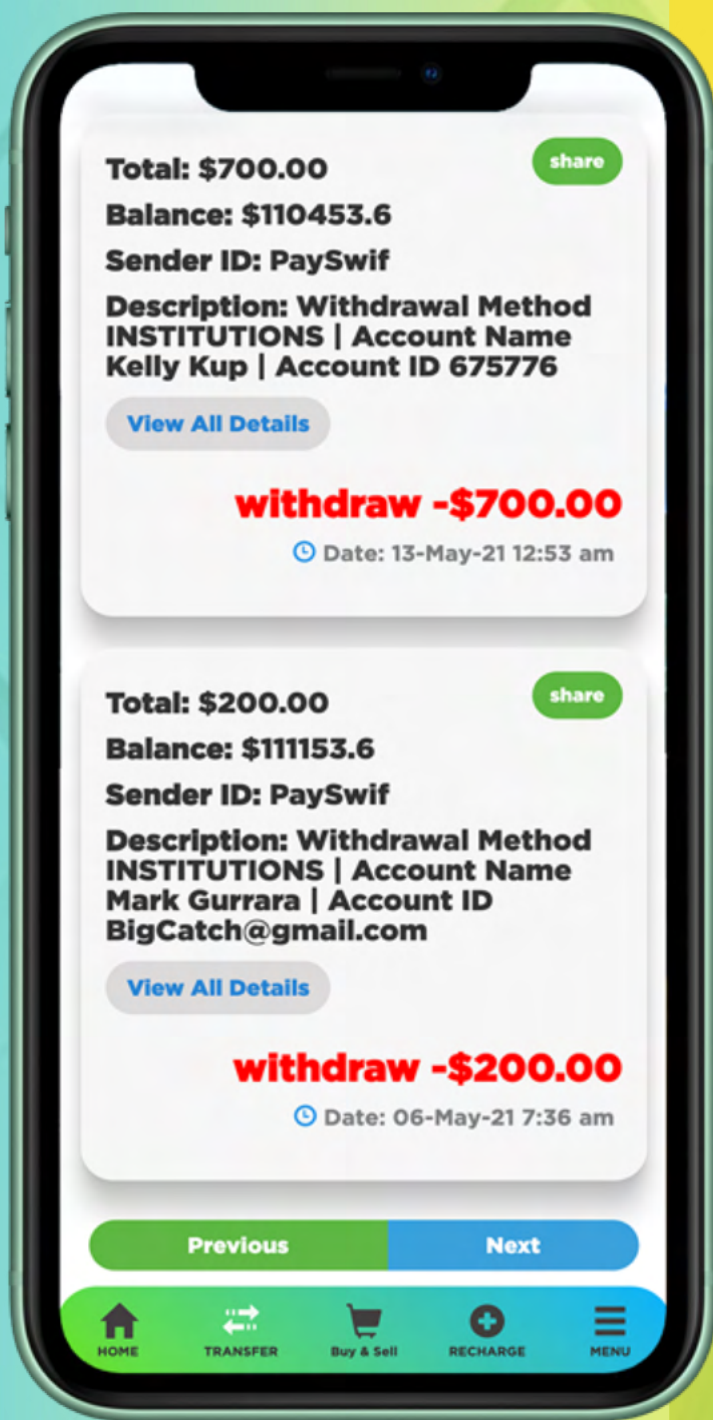


SEND MOBILE CREDIT LOCALLY & REGIONALLY!

Digicel



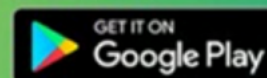
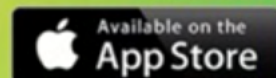
FLOW



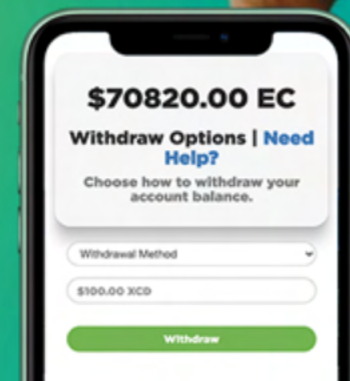
TRANSFER MONEY TO YOUR CREDIT UNION ACCOUNT USING THE PAYSWIF APP

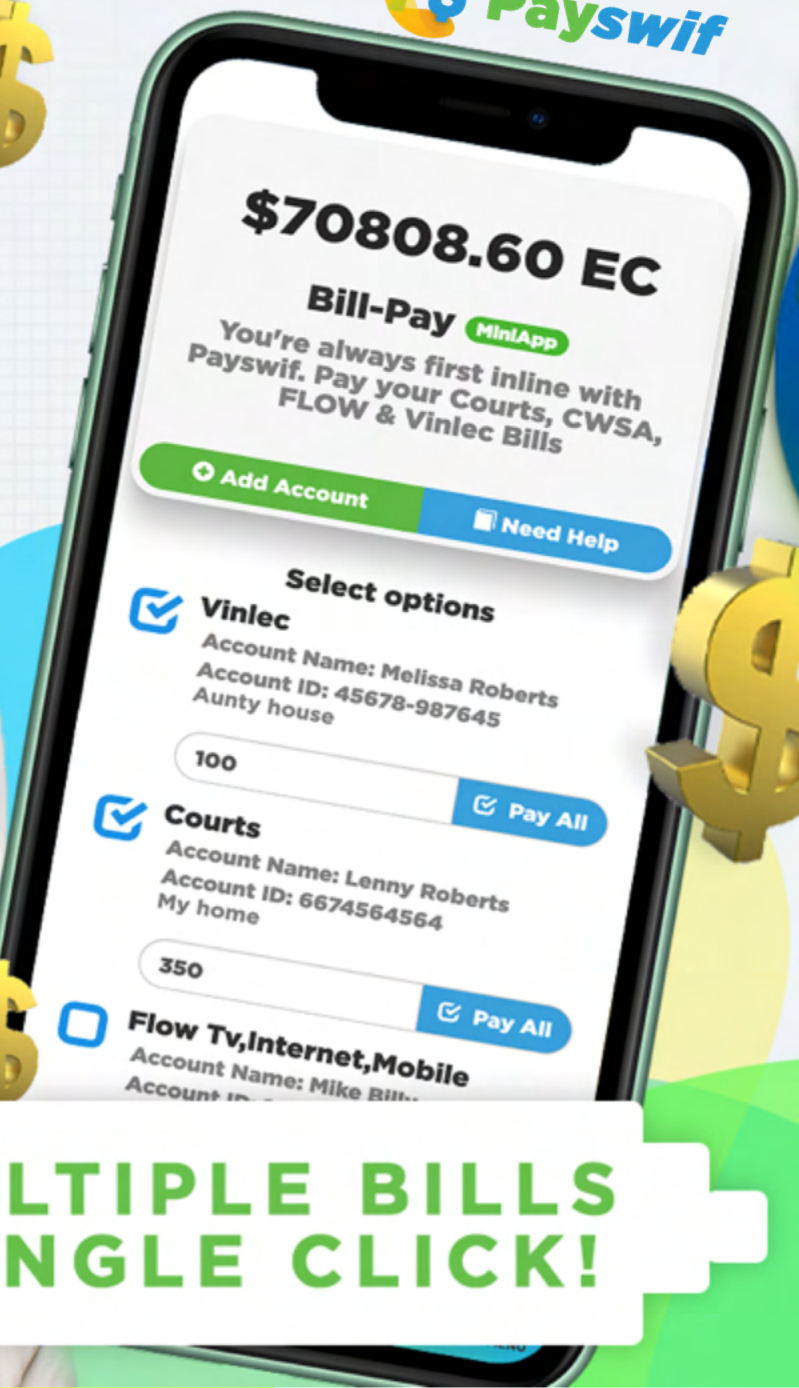
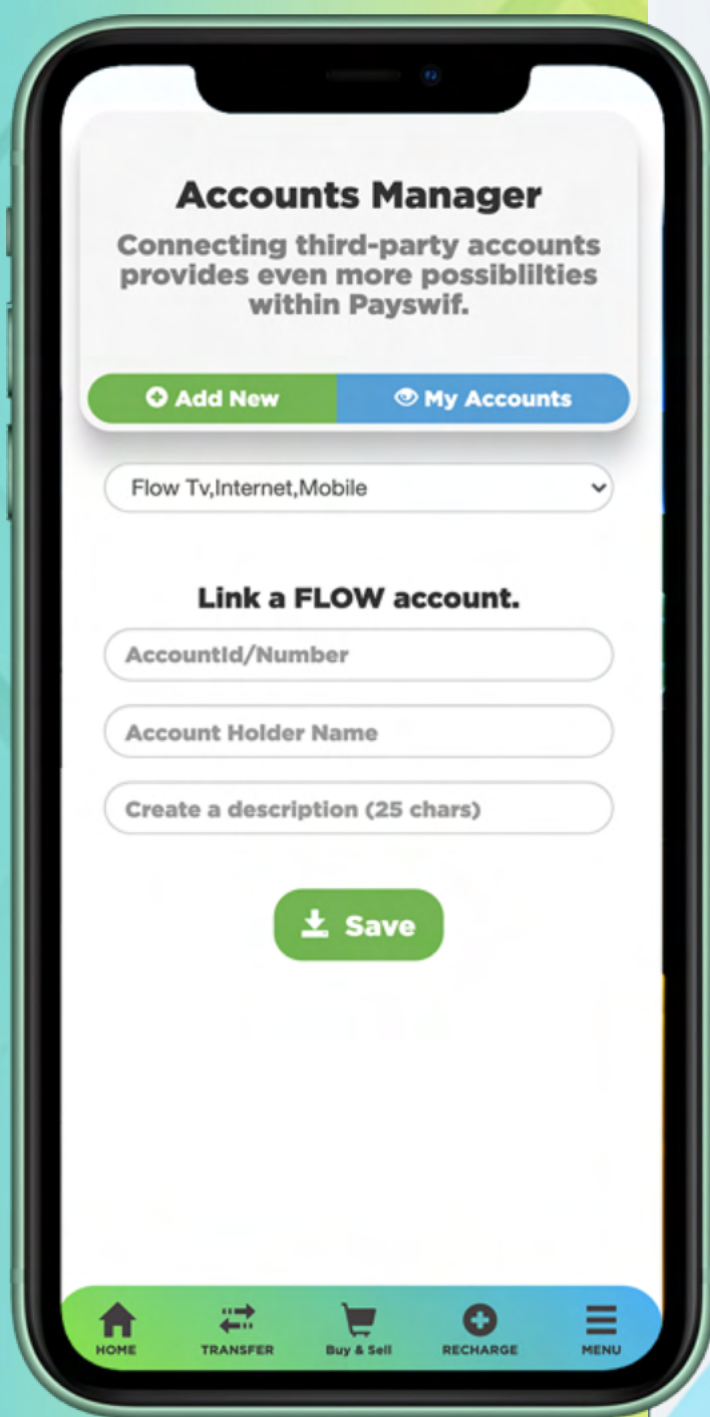
NO LINES NEEDED

AVAILABLE ON

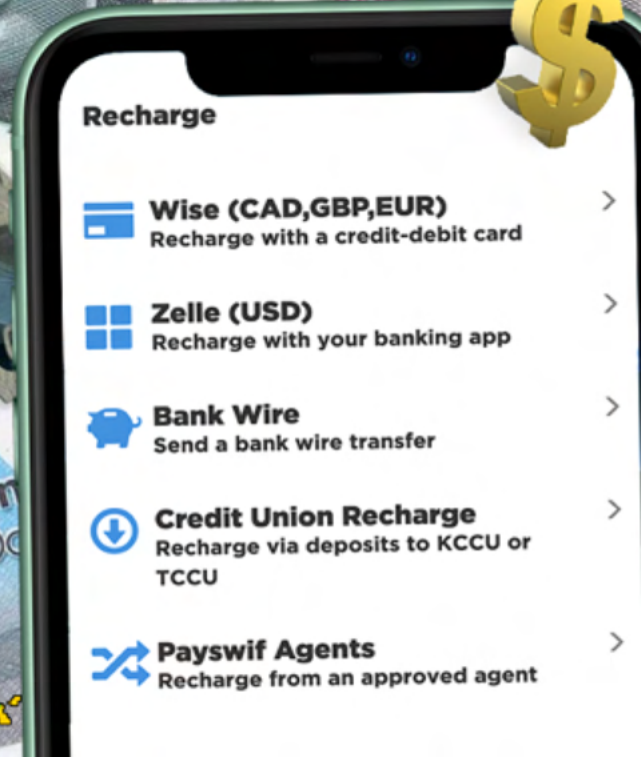
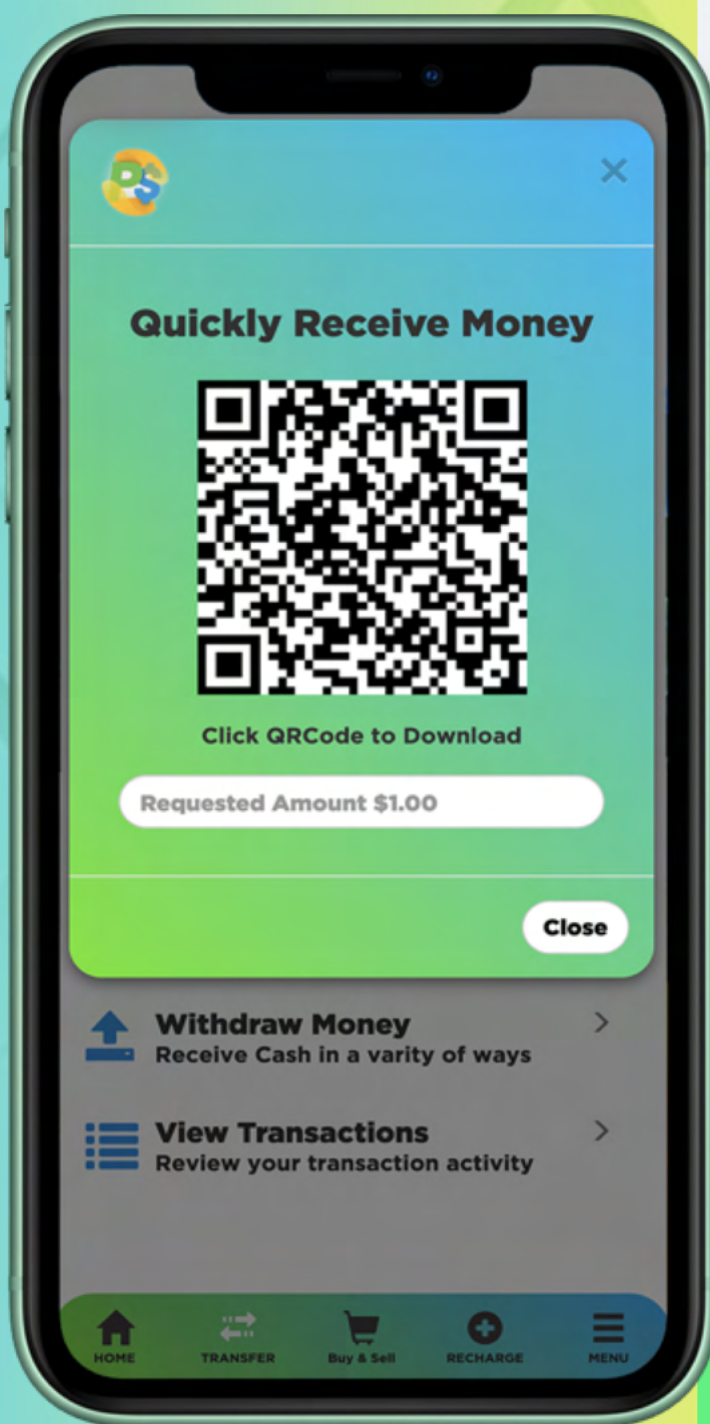


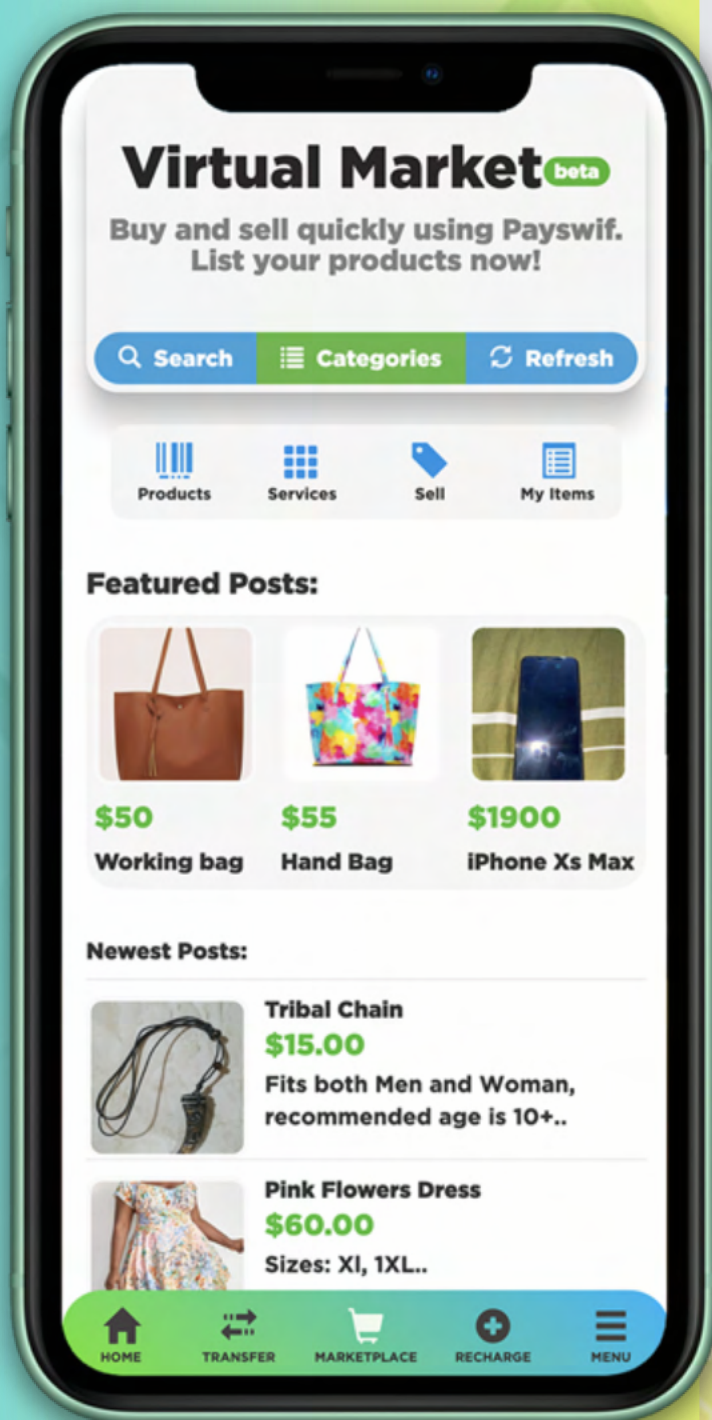
FOR MORE INFO
WWW.PAYSWIF.VC





**PAY MULTIPLE BILLS
IN A SINGLE CLICK!**





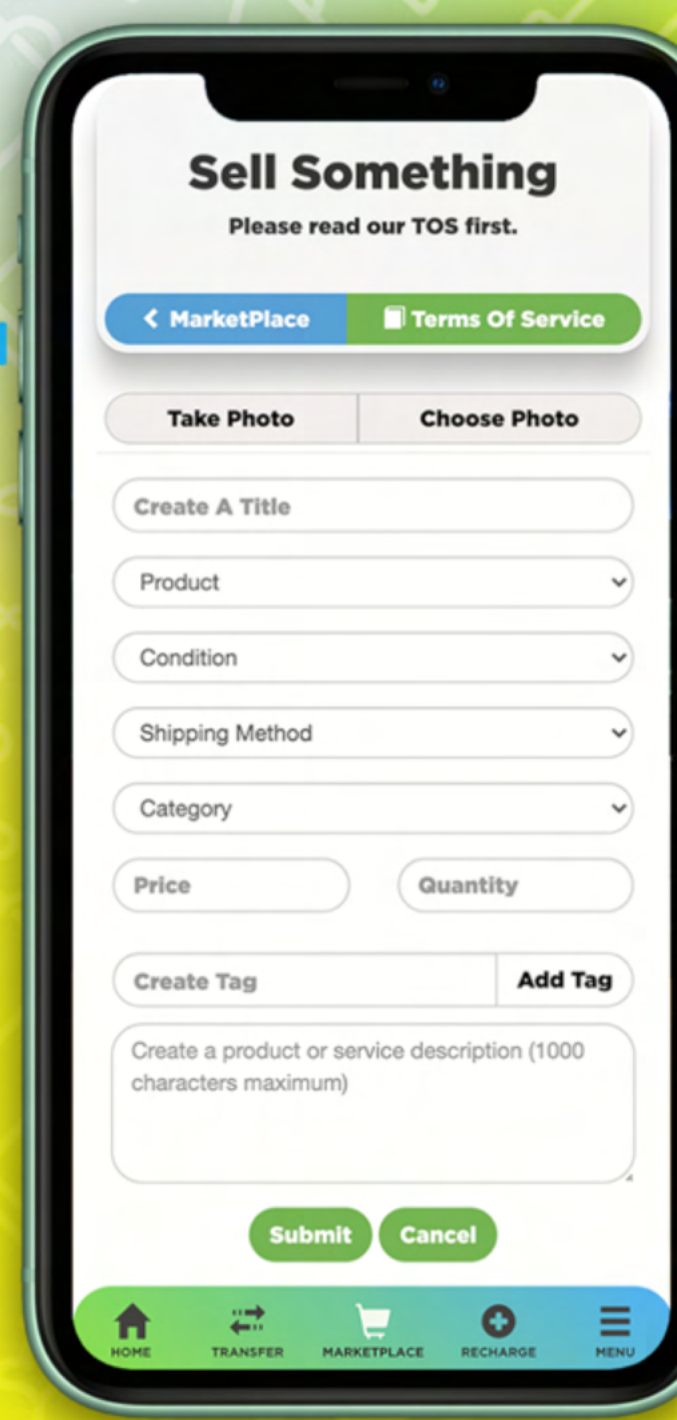
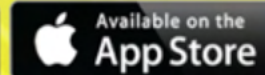
SELL

SMARTER

GET PAID INSTANTLY, NO MORE IOUS

POST UPTO 100+ PRODUCTS & SERVICES

REACH OVER 8000+ USERS READY TO SPEND INSTANTLY!





Hello, Gary Johnson.

[My Account](#) | [My Transactions](#)

Recipient: David Marksman

Description:

samsung 50 inch smart tv

1000

1000 XCD

conversion rate: 1.00 XCD = 1 XCD

Add a note

Pay with Balance

Recharge Options: Zelle | Wise | Bank Wire | Agents | Cryptocurrency (litecoin)



HOME



TRANSFER



Buy & Sell



RECHARGE



MENU

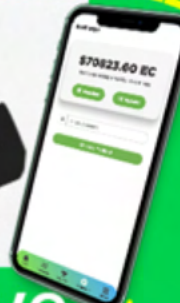


RECHARGE YOUR PAYSWIF ACCOUNT USING OUR IN STORE KIOSK

PHYSICAL WALLET



E WALLET

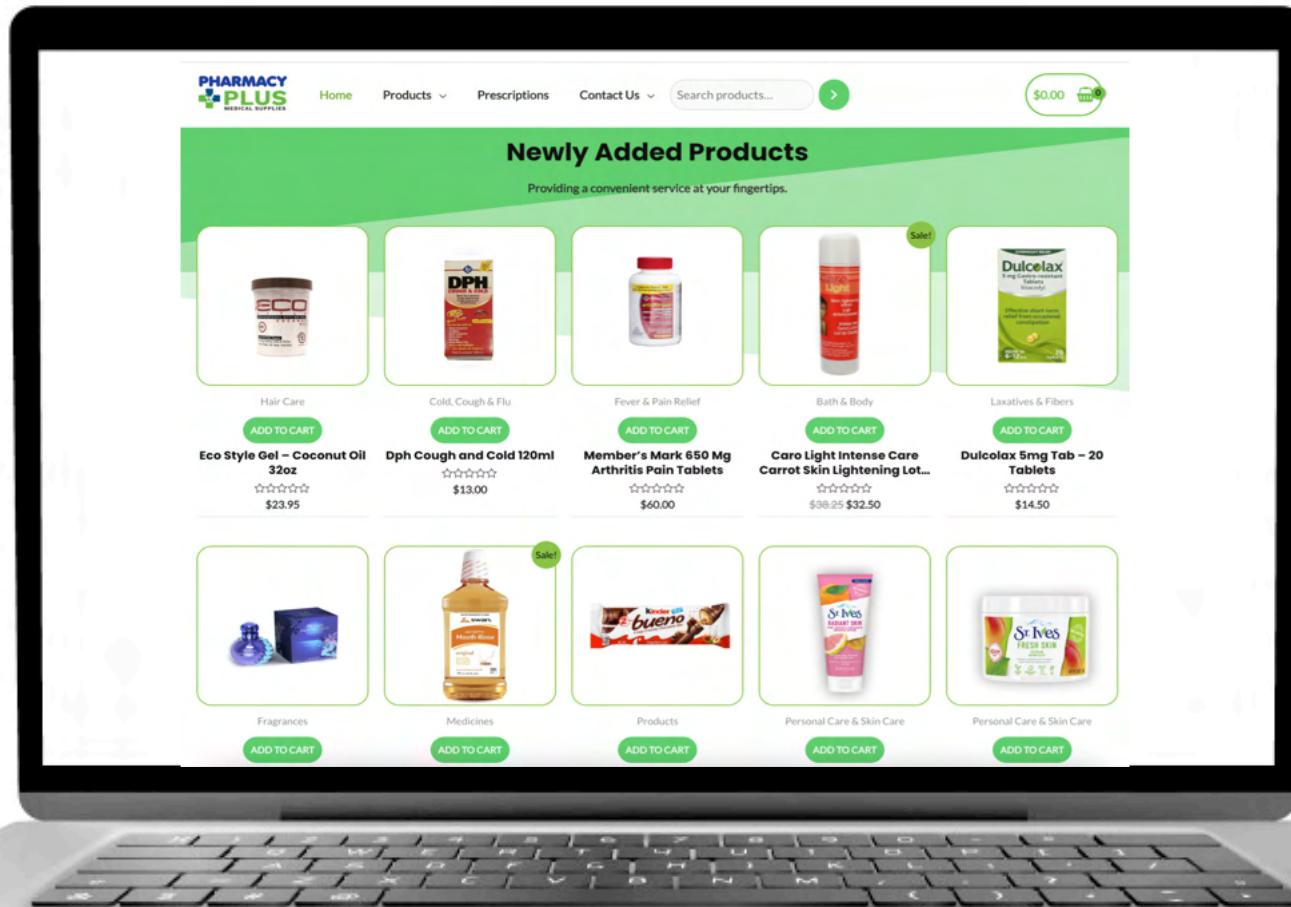


FOR MORE INFO VISIT

WWW.PAYSWIF.VC



Integration for Websites & Mobile Apps: Payment Gateway



PHARMACY PLUS
MEDICAL SUPPLIES

\$37.50

Your order

Product	Subtotal
Dulcolax 5mg Tab - 20 Tablets × 1	\$14.50
St. Ives Fresh Skin Face Scrub Apricot 10 Oz × 1	\$23.00
Subtotal	\$37.50
Shipping	Pharmacy Pickup
Total	\$37.50

Pay securely by Swiftcash(FREE) or Credit-Debit Cards.

Payment Type *

☐ Bank Card ☒ Swiftcash

Pay Using Swiftcash (No Additional Fee)
Requires an active Payswif account, [Install Now](#)

☐ Cash on delivery

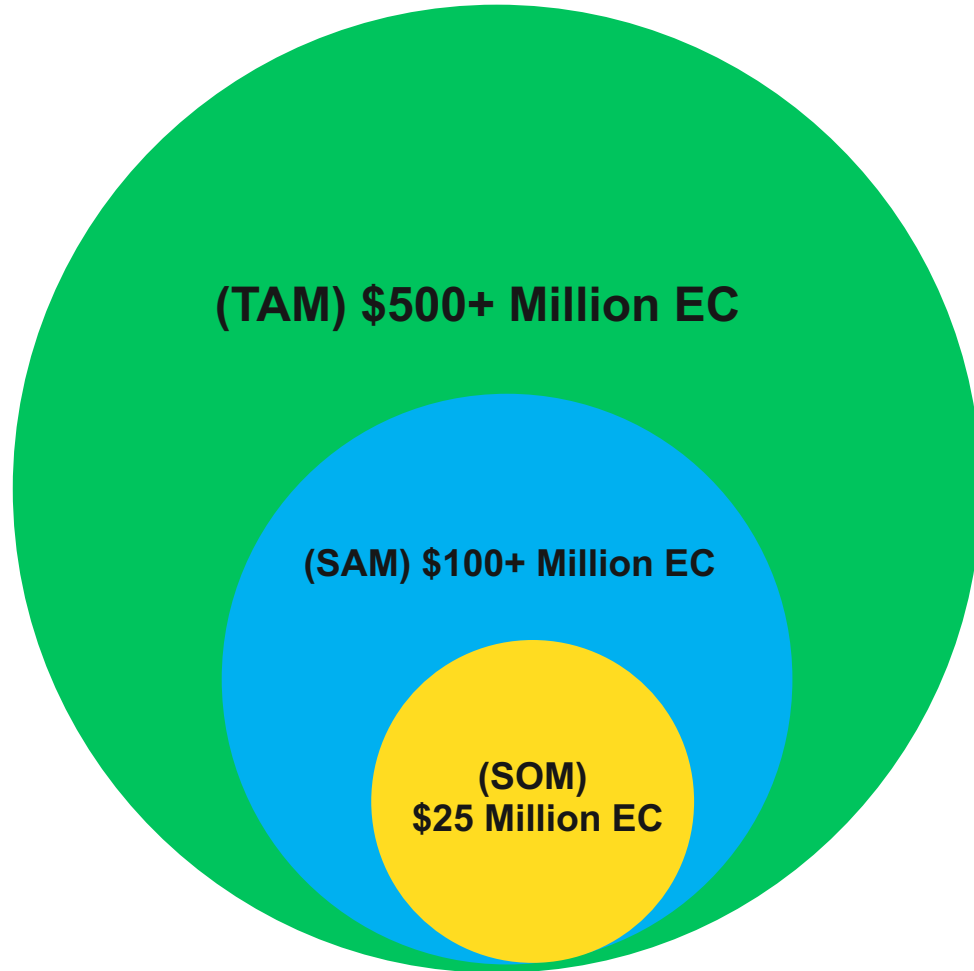
Your personal data will be used to process your order, support your experience throughout this website, and for other purposes described in our [privacy policy](#).

☐ I have read and agree to the website [terms and conditions](#) *

PLACE ORDER



Market Size (SVG)



Average value per user: \$10,000 EC

Potential Users: 40,000+ employed, 14,000+ unemployed

stats.gov.vc; cwsasvg.com; vinlec.com; statista.com; theglobaleconomy.com

Target Segments

There are 3 major market segments that Payswif seeks to capture; Commerce, Bill Payments & Remittances.

Currently, Peer-to-Peer/Remittances and Bill Payments transactions represent the highest volumes within the Payswif Network.

Estimated local Commerce (yearly)

\$100+ Million EC

Estimated Bill Payments (yearly)

\$200+ Million EC

Estimated Remittances (2021)

\$200+ Million EC

Serviceable Obtainable Market (Year 3)

Projected Revenue: \$320,000 EC

- **Subscriptions:** \$150k (2500 MAU)
- **Comm. & FX-Fees:** \$120k (1.5% @ 1/3)
- **Aux.3rd Party Services:** \$50k



Milestones & Growth

First Digital Payment System (2014)

Payswif was the first publicly announced digital payment system registered in St. Vincent and the Grenadines in the year 2014.

World Submit Awards (2017)

Global recognition and winner of a medal for most Innovative application within SVG.

250+ registered users

CARCIP Incubation Grantee (2018 - 2020)

Recipient of the ICT business development Grant funding and training.

Official Public Launch April (2020)

First initial Payswif App release to the public for web, iOS & Android.

500+ registered users

Developed Smart Kiosk Technology (2020)

The first designed and manufactured Kiosk in St. Vincent and the Grenadines.

Bill Payment Partnership (2020)

Payswif now an official partner with Central Water & Sewage Authority Ltd.

\$1 Million EC in Transactions (2020)

On December 2020 Payswif completed it's first 1 million EC in digital transactions.

3,000+ registered users

Developed Smart Card Technology (2021)

Payswif's Smart Card allows contactless in-person payments from consumers to businesses through the Smart Point of Sale System which allows businesses to enhance their over-the-counter experience.

\$3.5 Million EC in Transactions (2022)

Payswif completed over 3 million EC in digital transactions.

8,000+ registered users



Our Traction

Since launching in April 2020, Payswif has seen a **x16+** growth in users;

90,000+ Total Transactions

1,000+ Average MAU (Monthly Active Users)

\$750,000+ EC in Bill payments

\$150,000+ EC in Mobile credit top-ups

\$2.6 Million EC in Peer-to-Peer Transactions

★ **4.5 Stars** App Stores Rating
Over **200+** Positive Reviews



9000+ Registrations

70%
SVG

10%
Regional

20%
International

\$30,000+ EC

Avg. Monthly Combined Balances

\$60,000+ EC

Avg. Monthly Transactional Volume

\$3,500,000+ EC

Total Transactions Volume (2022)



Business Model

A portion of Payswif's revenue stream is generated from conversion rates applied to currency conversions for transactions from debit and credit cards and bank wires for an estimated **1.0-2% per transaction**.

Additionally, Payswif offers its Small Business Solutions for Graphic Designs (logo, label, mock-ups, flyers/posters & business cards), Website & Mobile App development.

Currency Exchange Rates (Current)

1.0-2% fee on currency conversion to Swifcash (EC) for CAD,USD,GBP,EUR.

Mobile Credit Topup (Current)

Payswif generates 4-10% per Mobile Credit Topup for Digicel & Flow.

Personal Plan Subscriptions (Current)

All personal users currently pay a minimum \$5 EC subscription monthly for using the Payswif Platform.

Business Plan Subscriptions (Current)

Business users can acquire payment enabled websites and increased limits for a monthly subscription fee.

In App advertisements (Planned)

Allow local businesses to promote products & services at a fee within the network.



Competitive Analysis

	Payswif	Banks	Remittance Companies
Automation & Innovation	High	Low	Moderate
Transaction Cost	Low	High	Moderate
Transaction Speed	Fast	Slow	Fast
Captured Market	Low	High	High



Investment Opportunity

Raising \$660,000 EC Seed Investment

How it will be used;

- Acquire relevant Money Service Business license
- Build a strong compliance & banking infrastructure
- Secure operational cost (3 years)
- Continued Research & Development of Platform
- Expand accessibility options for Cash IN/OUT
- Increased Marketing & Sensitization



Mission

Payswif is working to decrease the reliance on cash in St. Vincent and the Grenadines, which will improve the personal and business security of our users and enhance their quality of life. By providing easy access to digital payments and the global market, Payswif aims to help transform our nation into a modern, digitally-advanced society. In addition, our platform will save users time and money, making it even more convenient and valuable for them.

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Read More:

www.Payswif.vc

www.Payswif.vc/tutorials