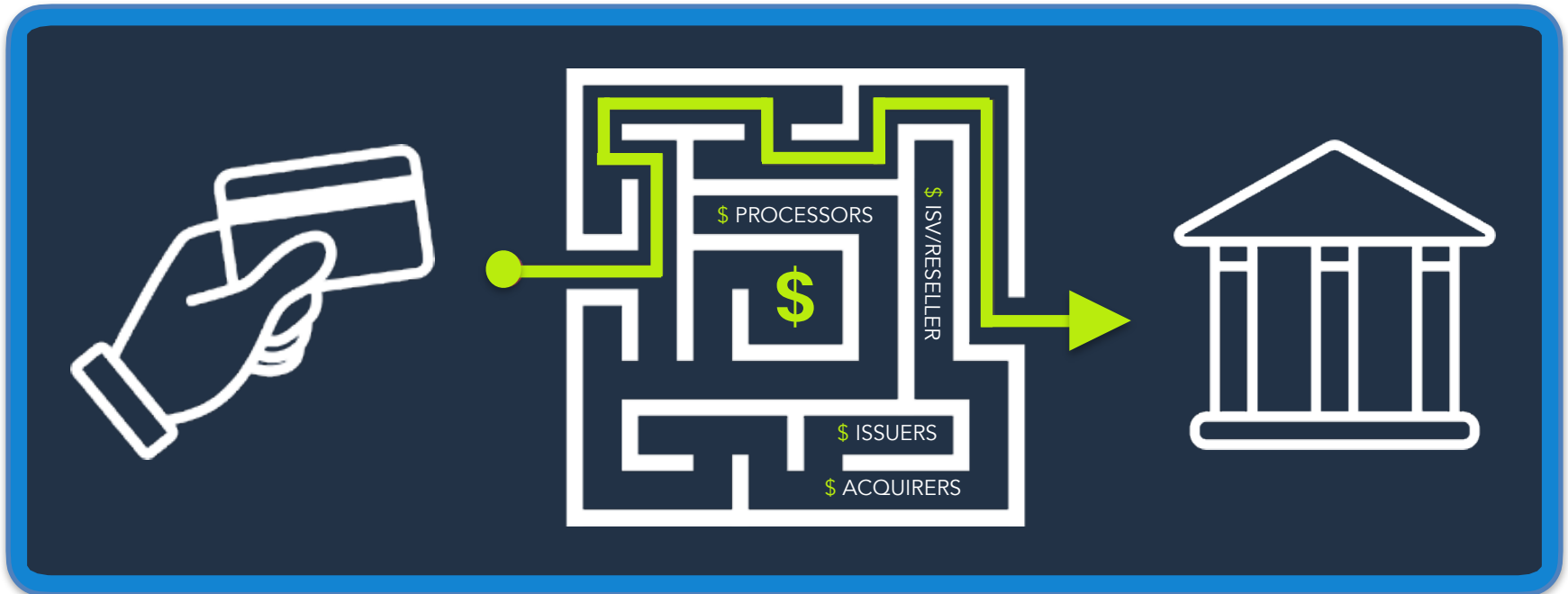




Giving Merchants and Consumers the Power of Payments

Payment Intermediaries Cost Merchants up to \$130B a year to Accept Payments

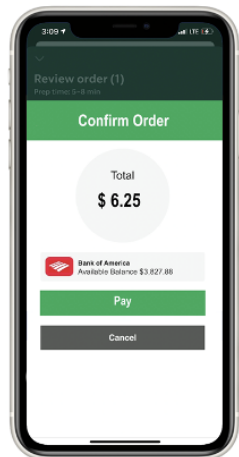


Payment Intermediaries own the Payment Experience while introducing

- Risk
- Delayed Funds
- Chargebacks
- Excess Fees

Solution :: Remove Intermediaries

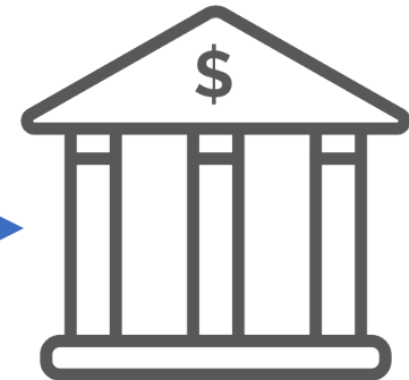
Our simple to integrate API lets consumers link their bank account for real time payments without cards or ACH.



Consumer Bank Account

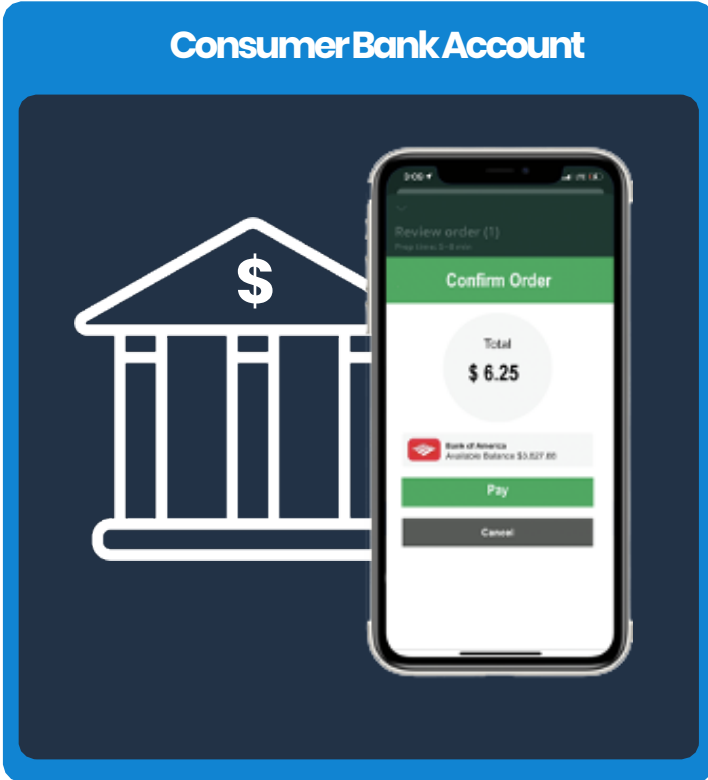


Merchant Bank Account



Our simple API gets installed into the current checkout flow

Consumer Bank Account



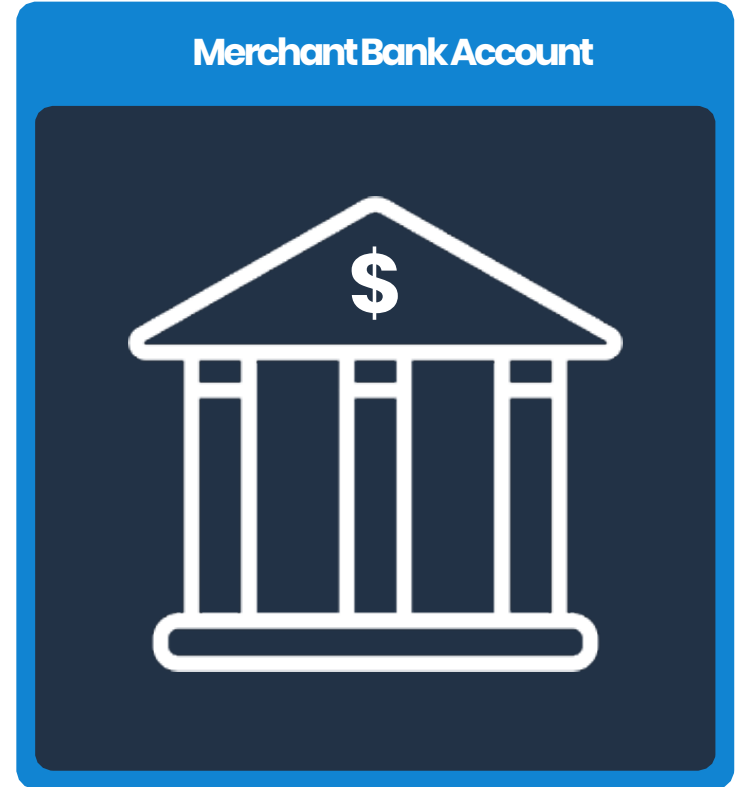
ZELLE

RTP

INTRA BANK NETWORK

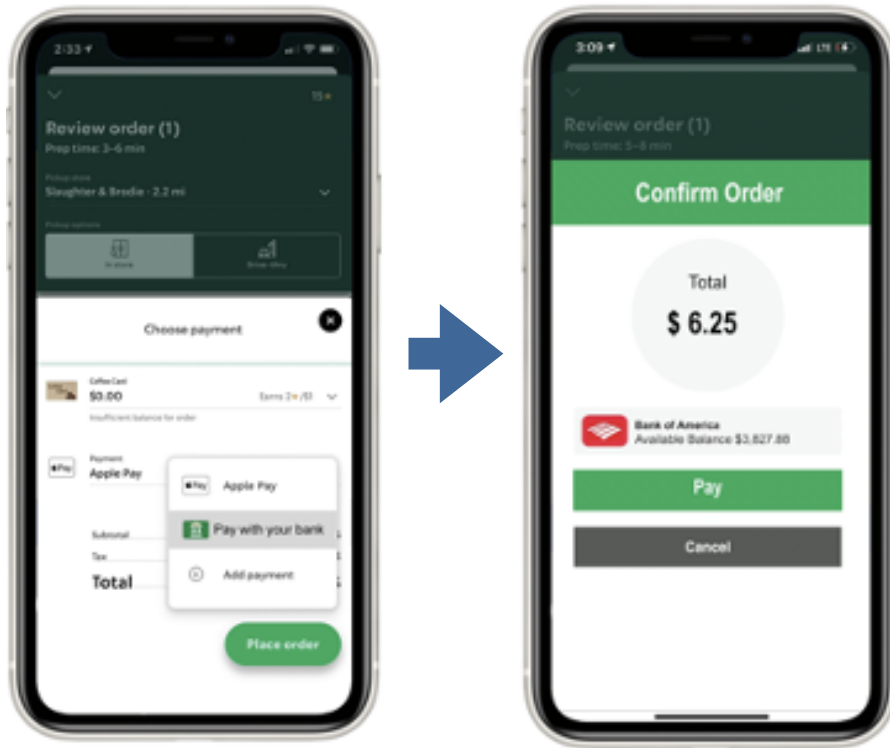
INTER BANK NETWORK

Merchant Bank Account



1. Consumers choose a financial institution and log in
2. Our smart API detects the bank and routes the transaction over the correct real time rail moving the funds directly from the consumer's account to the merchant account

We can eliminate traditional processing costs, which can equate to millions saved annually



Additional Benefits

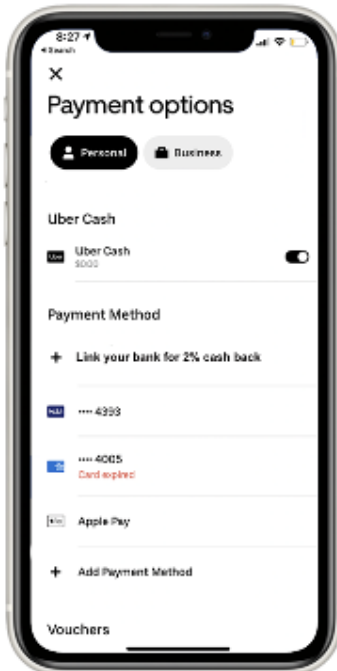
- **Eliminate** the need for traditional card processing and gain leverage across the current ecosystem (VISA/MC)
- **Flexible Payment Capabilities** across mobile, app, wallet, e-commerce, NFC, QR and point of sale
- Easily tie into **loyalty and rewards programs**
- **Instant Funding** - Money moves from one bank account directly to the other in real time
- This is **NOT** an ACH transaction
- **ZERO CHARGEBACKS**

Why :: Consumer Payments Experience

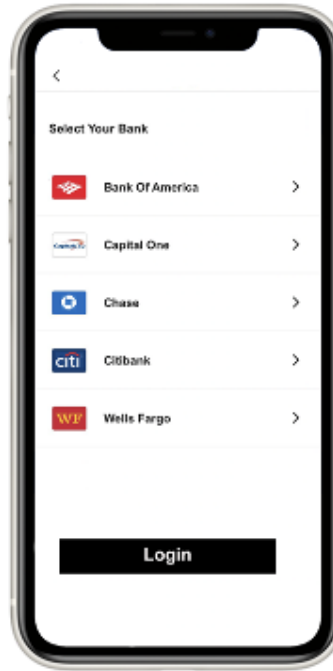
Request



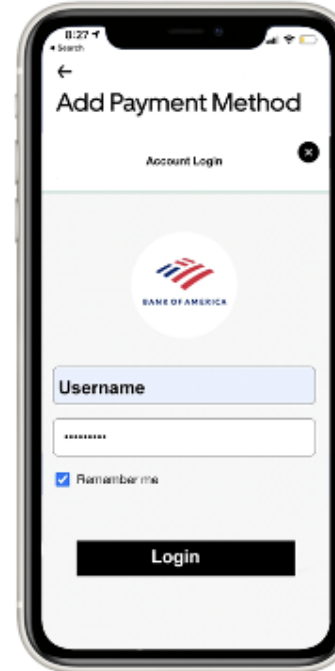
Better Rewards



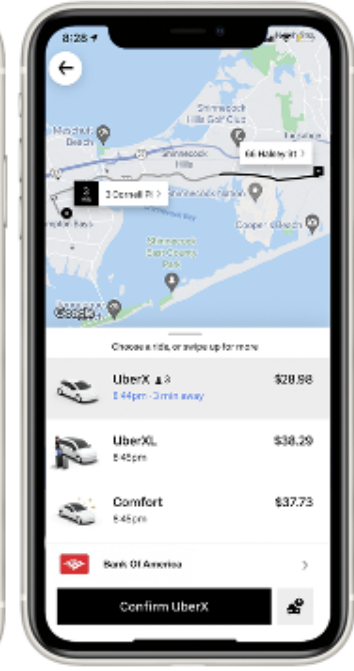
Login



Link Account



Pay



The consumer never leaves the merchant app or checkout flow for the one time account linking

Merchants

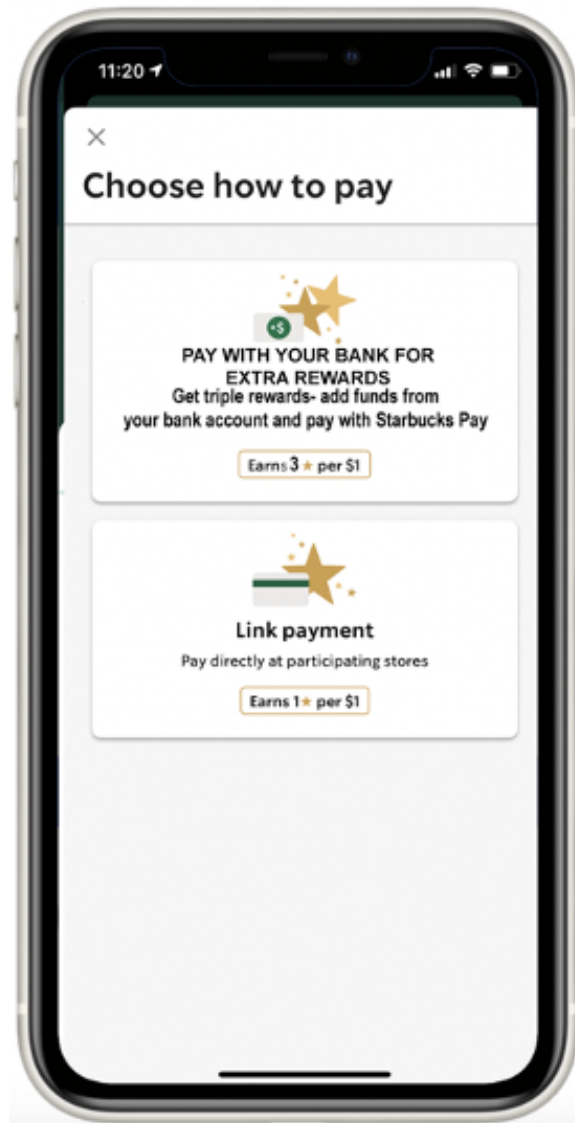
Merchants retain control of the branded consumer experience from end to end

Lower cost than debit/credit or guaranteed ACH

No ACH delays

No double-spend

No dispute risk



Consumers

No more entering credit/ debit card numbers

Fewer steps to link account and fund

Better rewards/loyalty

Mobile first technology lends to a smoother consumer mobile experience

Lower risk - consumers no longer have to share credit/ debit card information

Steps to payment freedom

1

Simple API that can be easily installed into a mobile app, wallet or e-commerce experience

2

Setup Zelle/RTP enabled treasury account at banks of choice

3

Most businesses finish integration in 2-3 weeks

For more information, reach out directly to contact@ipsipayexpress.com