MAKE EVERY MOMENT SPECIAL WITH WADZPAY

MAY 2021
Executive Leadership

Anish Jain  
**Founder & Chief Executive Officer**  
Over 15 years of extensive experience with two of the top payment's companies. He worked as Vice President, Market Development - Asia Pacific for MasterCard, and Client General Manager for American Express. He has worked across multiple geographies and led large payment platforms and programs across Asia, Australia, Middle East, Africa and India.

Simon Connolly  
**Director & Group Head - Technology**  
With 30+ years in technology, for the last 8 years, Simon has been in the vendor space covering enterprise & industry solution and most recently cloud hyperscalers. Prior to this Simon spent 15 years in capital market and banking with names like Deutsche Bank, JP Morgan Chase, Royal Bank of Scotland, and Standard Chartered.

Steve Tunstall  
**Director & Group Head - Compliance and Risk**  
Steve has over 20 years in senior management positions, managing teams of up to 500 employees, mostly based in Asia. He has deep domain knowledge in compliance, risk, insurance and resilience previously holding such roles as Head of Risk for Cathay Pacific and Genting Singapore.

Matthew Winstanley  
**Senior Vice President & Group Head – WadzPay Advisors**  
A sales leader with over 20 years in the technology sector including at IBM, Bell and Symantec, as well as multiple start-ups. He has successfully sold and oversaw delivery on highly complex and business critical projects, including data center relocation, cloud migrations and business process transformations.

Kenneth Teo  
**Senior Vice President – Investor Relations & Special Projects**  
Over 17 years experience in Originations and Client Management with various Global Corporate & Investment banks working across Capital Markets, M&A and Financing transactions with coverage across APAC. Has the networks with investors and corporates to help the organisation manage capital raising requirements, gain entry and build markets.

Francisca Adinda  
**Vice President – PR and Communications**  
Francisca, winner of PR Agency Head of the Year, has an illustrious 13-year career spanning across multiple industries, both on the client and agency side. She has led the announcement of multi-million-dollar funding rounds, launched consumer and enterprise tech products, and managed numerous crisis communication situations.

Indra Lesmana  
**Vice President - Operations & Customer Service**  
Indra has decades of experience in managing customer service centers and general operation. He has worked with several multinational companies in building and managing data centers. He has experience across various industries.

Stas Madorski  
**Vice President - Marketing**  
Stas’ has 13+ year career in marketing includes his role as a Brand Manager at Procter & Gamble (P&G). He has been involved in cryptocurrencies since 2017, consulting on multiple blockchain projects. His strengths lie in high-ROI digital marketing strategies and in transforming brands into meaningful ideas that touch consumer hearts.
2019 – We Made a Statement
CBDC and Stable Coins are set to emerge as a major disruptor of the existing payment infrastructure.

2021 – Everyone “AGREES”
WadzPay is carving out a niche by delivering unified and seamless user experience while operating ubiquitously across various form factors such as CBDC, Fiat and Digital wallets.
Working with the global leaders in Payments, Banking and Processing we are building the ‘Interoperability Layer’ for the upcoming CBDC world.

Mastercard, VISA and PayPal have all announced that they will start accepting digital currencies this year.

2023 – Global “ADOPTION”
WadzPay’s technology will be recognised and adopted connecting the digital financial ecosystem providing solutions and access to finance for the underbanked.

With the Proof of Concept accomplished, WadzPay will be expanding its footprint globally.
Global Changes

• Through the advent of phone/shopping websites and mobile applications, and the evolving payment landscape, e-Commerce has flourished and thrived. Since 2001, with recorded sales of about $550 billion, retail e-Commerce has burgeoned into a $4.3 trillion monster tripling from just a mere 5 years ago. Further continuous growth from e-commerce which is expected to hit $5.3 trillion in 2021 and projected to exceed $6.3 trillion in the next 3 years.

• At least 1.7 billion adults in the world (most of whom are in Asia and MEA) remain unbanked/underserved or not connected to the global financial/payments grid. At least 64% of the world's payments are still transacted in cash. COVID brought upon this shift, driving preference towards digital payments: bringing existing fiat into the payments grid.

• Fintech and blockchain through the increased awareness of digital currencies, stable coins and CBDC is bringing about the next evolution of payments. As of today, digital assets have an estimated $2 trillion market cap but acceptance and useability has not yet been unlocked. Global consensus from governments, stakeholders, corporates and the unbanked directs that digital assets are expected to continue to grow and be the norm of the future.

• Blockchain is now legally recognised along with SWIFT and ACH for transaction processing and settlements.

• Mastercard, Visa, PayPal and many others have openly announced plans to allow settlements in Digital currency in 2021.

• China has launched its digital E-Yuan. India is preparing to launch in 2021-22.

• The move towards cashless societies contributes towards a digital payments segment which is projected to reach $2.9 trillion. Asia is dominating global growth and commanding over 50% of global digital payments space.
New Payment Demands

Wave of Platform Based Businesses
Maturing SME and Merchant Needs
Emerging New Markets

Seamless
Realtime
Certain
Cost Effective
Today’s Payment Systems

Patchwork of Centralised Systems
- Legacy Technology
- Disparate – Rules Differ
- Slow Settlement
- Error Prone – Failure Rates are High
- Costly for Mass Adoption
- Data Quality is Poor

MasterCard/Visa
Lenders
Issuer
Acquirer
Processor
Card Schemes

Government
Welfare
Telcos
Loyalty Cards
National Card Scheme – Nets, Octopus

Corporations

FIAT/Cash
Banks
Semi Open Loop, Closed Loop Programs
Too Many Choices
Interoperability (Lack off)
On/Off Ramp
Difference between Assets and Tech
Fear of Unknown

“The only challenge in the adoption of Blockchain is lack of rules and interoperability”
Heather Fincher – Commissioner of SEC
WadzPay Solution - Unified Global Blockchain Technology

Frictionless Payments Globally
Activate New Markets and Customers
Real Time Payment Processing
Pre-Validation of Transaction
Rich Data Attachments

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## Our Partners - The BIG 3 Projects

### Global Payment Processor
- ✓ Develop Digital Currency Acceptance Framework
- ✓ Identify Standard Certification Requirement
- ✓ Research – Market Adoption and Consumer Readiness
- ✓ Sustainability and Scalability

### One of the Largest Digital Banking Platforms in MEA
- ✓ Jointly offer Digital Acceptance Solutions to Digital Bank’s consumers in MEA
- ✓ White Label solution to other Banks in MEA
- ✓ Tokenisation of Loan disbursements
- ✓ Develop Stable coin

### One of China's Largest Digital Payment Platforms
- ✓ Interoperability between FIAT and Digital Currency Wallets for Grab, Octopus, etc.
- ✓ Enable cross border acceptance for E-Yuan
- ✓ Install E-ledgering solutions for E-Yuan
WadzPay will become the ‘Standard’ for Digital Currency Payments

- Agnostic
- Interoperable
- Application based