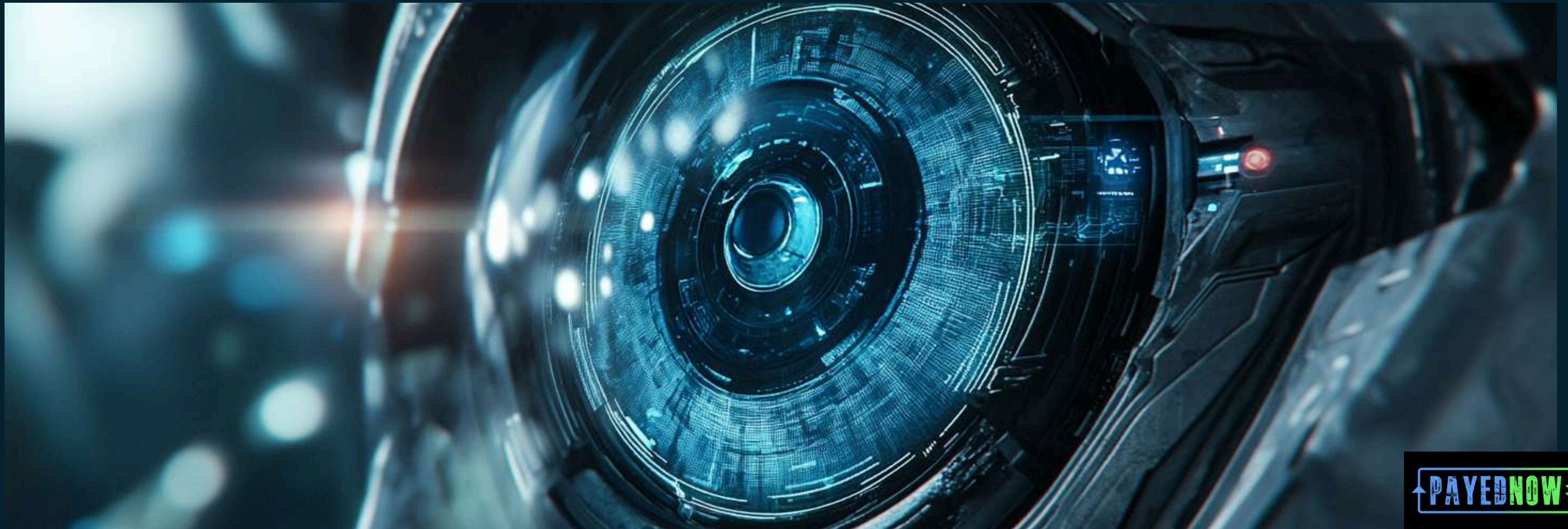


# CROSS-BORDER TRANSACTIONS



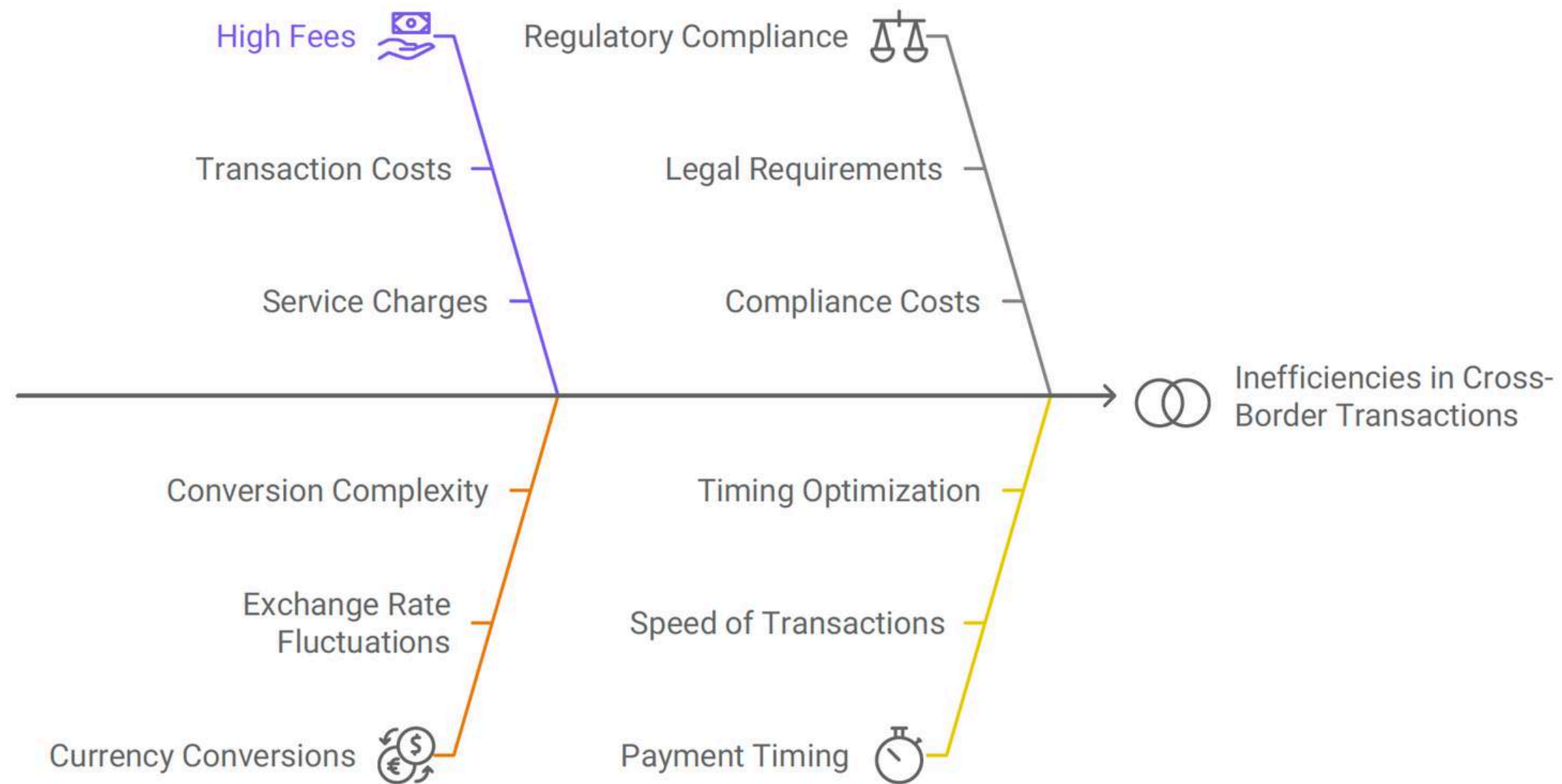
## EMPOWERING GLOBAL COMMERCE: SECURE, EFFICIENT, AND COMPLIANT PAYMENTS

In an increasingly interconnected global economy, businesses and individuals face mounting challenges in cross-border transactions, including high fees, complex currency conversions, and stringent regulatory requirements. PayedNow revolutionizes cross-border payments with its innovative Purposed Payment (PP) model, offering a seamless solution that combines multi-currency support, real-time compliance, and cost-effective processing. Our platform redefines international payments by allowing users to lock in favourable exchange rates, optimize payment timing, and leverage multi-rail compatibility for efficient and transparent transactions. Backed by patented encrypted messaging, PayedNow ensures data security, regulatory adherence, and unmatched flexibility for financial institutions, remittance providers, and global businesses. Experience the future of cross-border transactions with PayedNow, a powerful ally in navigating the complexities of global commerce. Unlock speed, security, and efficiency with a trusted partner designed to meet the needs of the modern financial landscape.





## Overcoming Cross-Border Transaction Challenges with PayedNow





# COMPLIANCE & LEGAL

## AML/FATF 16 Compliance

Cross-border transactions are subject to rigorous scrutiny under Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) regulations. PayedNow's PP solution supports real-time Know Your Customer (KYC) and AML checks, ensuring compliance with FATF 16 and regional and international AML standards. This includes monitoring for suspicious transactions, verifying the source of funds (SoF), and reporting to relevant authorities as required.

## Data Privacy Regulations

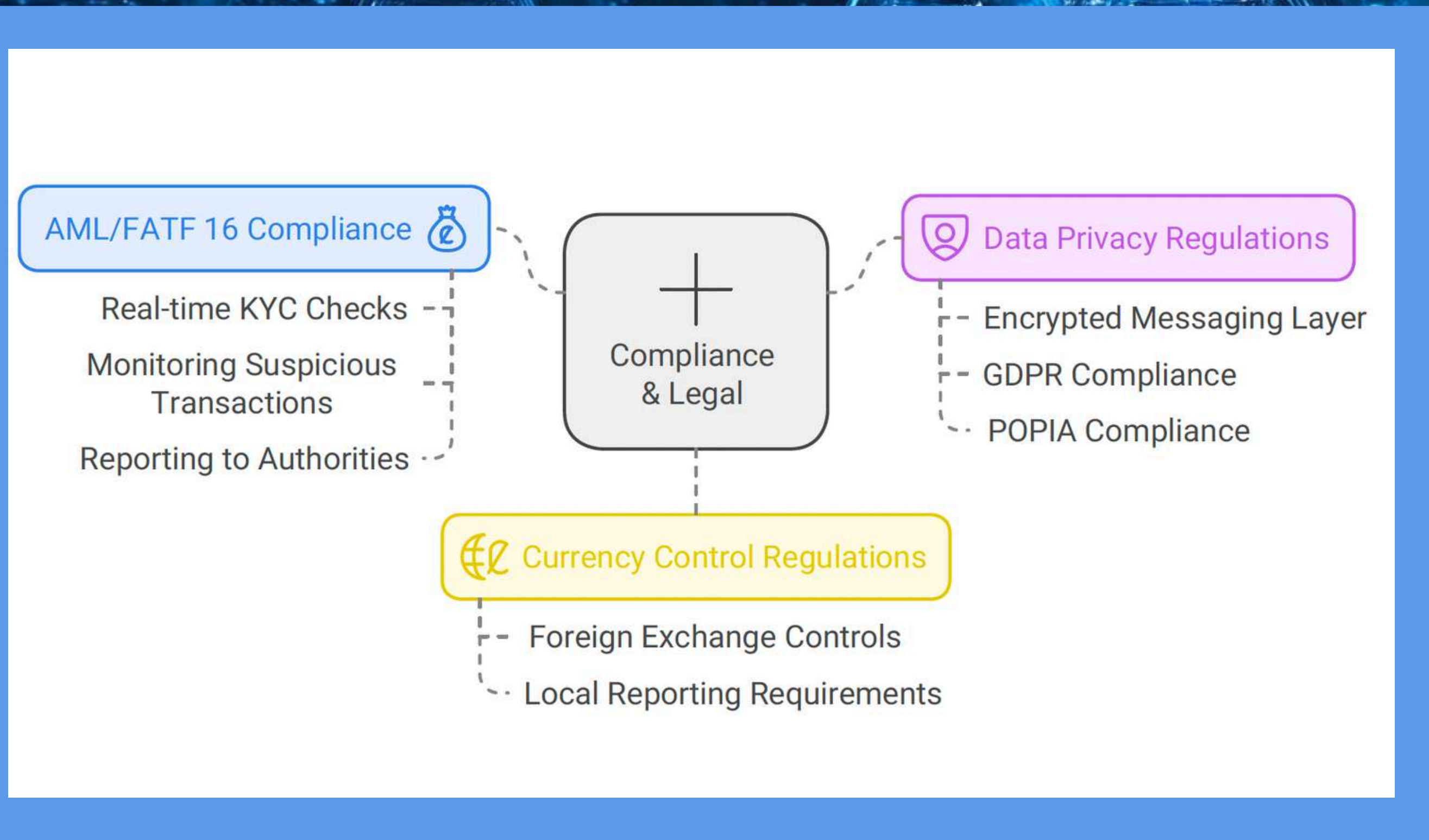
PayedNow employs a patented, encrypted messaging layer that complies with data protection laws such as the General Data Protection Regulation (GDPR) and the Protection of Personal Information Act (POPIA). Secure handling and transmission of customer data across jurisdictions are crucial for meeting compliance requirements in cross-border payments.

## Currency Control Regulations

Certain countries impose foreign exchange controls or specific regulations governing cross-border payments. PayedNow ensures compliance with local currency restrictions and reporting requirements for each destination country.











# BUSINESS & PRODUCT STRATEGY

## Target Market

PayedNow's cross-border PP solution is designed for financial institutions, remittance providers, e-commerce platforms, and businesses engaged in international supplier or partner payments.

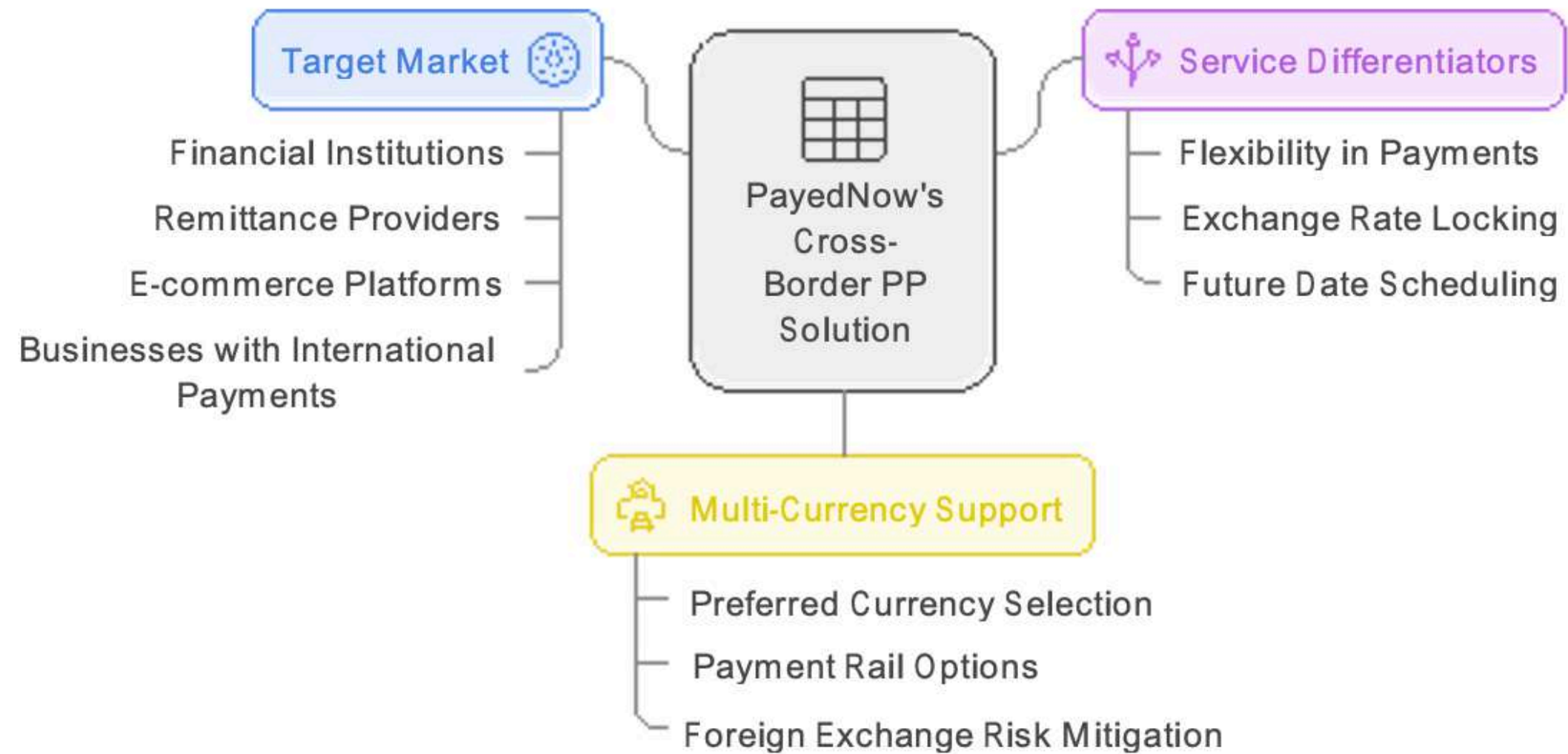
## Service Differentiators

The PP model offers flexibility in cross-border payments, allowing customers to authorize and lock in payments at favorable exchange rates or schedule transactions for future dates. This flexibility is particularly beneficial for businesses managing recurring international payments or remittances.

## Multi-Currency Support

PayedNow's multi-currency and multi-rail capabilities enable users to select their preferred currency, payment rails, and timing, facilitating cost-effective and transparent international transactions while mitigating foreign exchange risks.







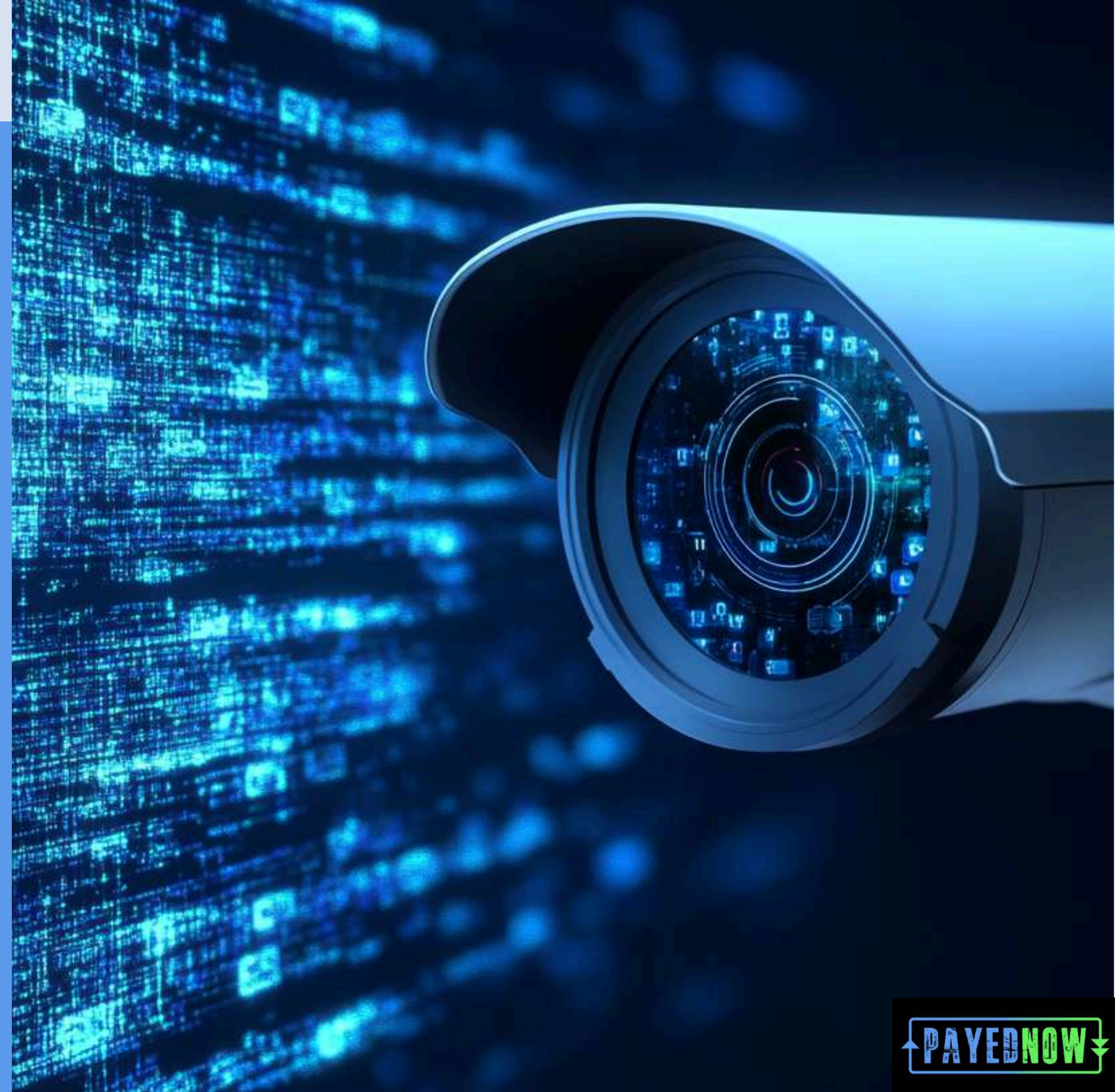
# IT & HOSTING

## Scalable Infrastructure for High-Volume Transactions

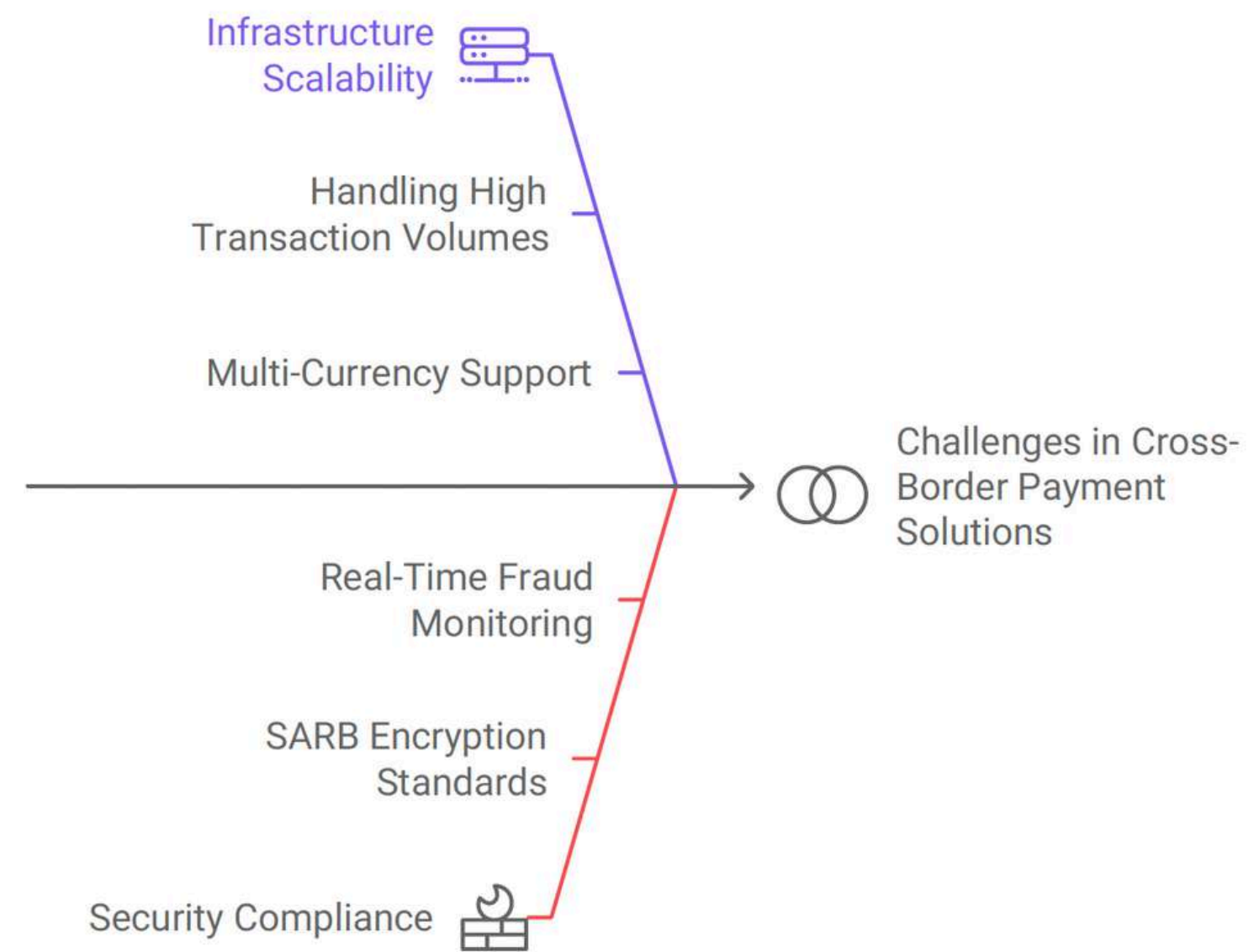
Cross-border payments often involve large transaction volumes, necessitating a resilient and scalable infrastructure capable of handling multiple currencies and peaks in payment activity.

## Enhanced Security Protocols

PayedNow ensures data security and transaction integrity through compliance with the South African Reserve Bank (SARB) encryption standards, real-time fraud monitoring, and secure data storage to meet stringent security requirements in international payments.









# SYSTEM ARCHITECTURE

## API Integration within Financial Platforms

PayedNow's ISO 20022-compliant API supports seamless integration with remittance platforms, banking systems, and payment gateways. This enables financial institutions and businesses to incorporate cross-border payment functionality without disrupting existing workflows. PayedNow's Extract, Transform, Load (ETL) technology can adopt and translate any payment type message, transforming it to various payment types and rails messages

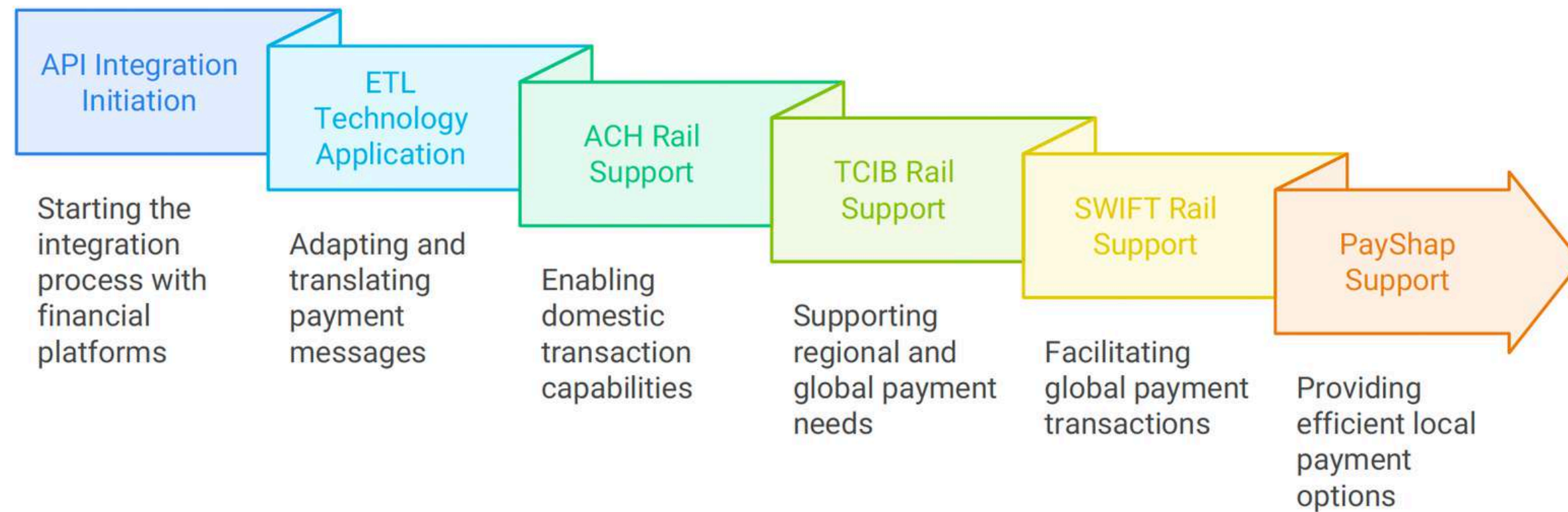
## Multi-Rail Payment Compatibility

PayedNow supports multiple payment rails, including ACH for domestic transactions and services like TCIB and SWIFT for global reach. Regional alternatives such as PayShap provide efficient and flexible payment options that align with local regulations and payment preferences.





### PayedNow System Integration and Compatibility





# PROCESS FLOW

## 1. Payment Authorization & Setup:

Customers initiate cross-border payments by selecting the PP model, allowing them to lock in an exchange rate or authorize payments for immediate or future execution.

## 2. Real-Time KYC/AML Compliance Checks:

PayedNow conducts KYC verification and AML checks, particularly for high-value or high-risk transactions, ensuring compliance standards are met before processing.

## 3. PP Confirmation & Currency Lock-In:

Upon verification, PayedNow encrypts transaction details and locks in the chosen currency rate, allowing customers to proceed with their preferred transaction timing or schedule.

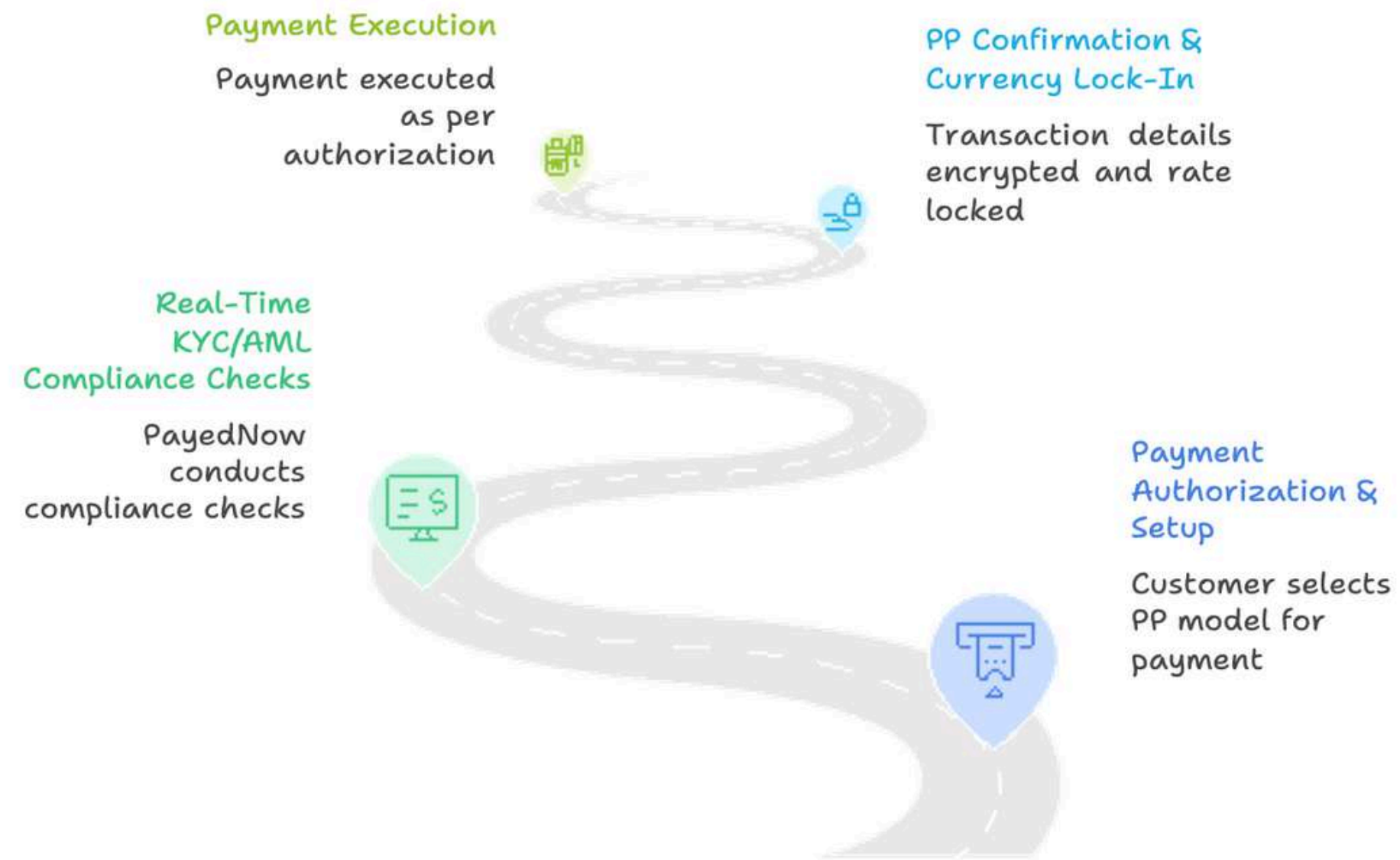
## 4. Payment Execution:

Payments are executed based on the authorized setup, ensuring a seamless and efficient cross-border transaction experience.





## Cross-Border Payment Process





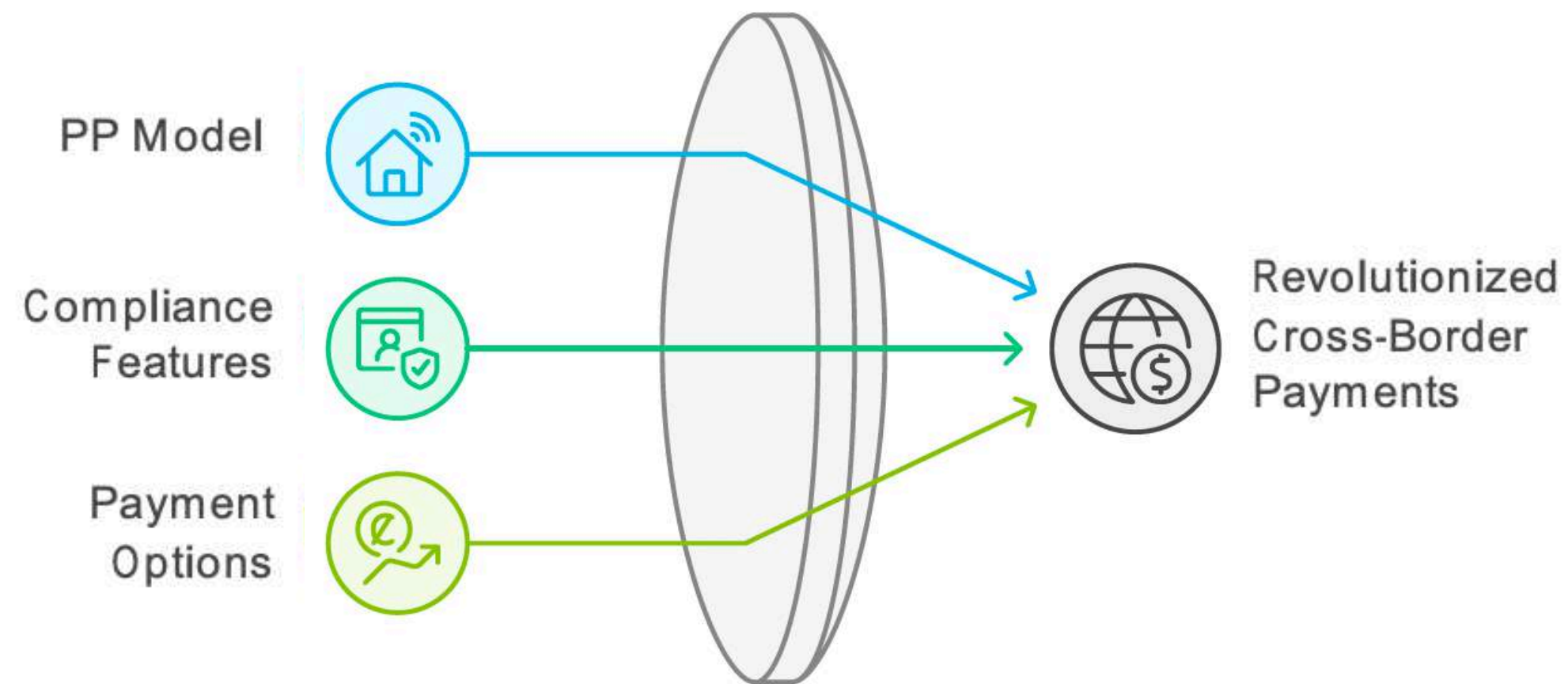
PayedNow offers a comprehensive solution for cross-border transactions, addressing the complexities and challenges faced by businesses and individuals in the global marketplace.

With its innovative PP model, robust compliance features, and flexible payment options, PayedNow is poised to revolutionize the way cross-border payments are conducted.





## PayedNow's Impact on Global Transactions





## CONTACT INFORMATION

✉ [support@payednow.co.uk](mailto:support@payednow.co.uk)

