

A person's hands are holding a tablet computer. Overlaid on the tablet and the background is a complex digital network of glowing blue nodes connected by thin white lines. Various icons representing different business and technology concepts are scattered throughout the network, including a lightbulb, a gear, a mail envelope, a padlock, a person silhouette, a factory, and a document. The background is a blurred blue and white bokeh.

# SMALL AND MEDIUM SIZED ENTERPRISES



# UNLOCK SEAMLESS PAYMENT SOLUTIONS FOR SMES

Empower your business with PayedNow, the ultimate payment solution designed to address the unique challenges of small and medium enterprises. From managing cash flow to ensuring compliance with financial regulations, PayedNow transforms your payment processes with innovative tools like Purposed Payments (PP), automated compliance checks, and multi-rail payment support.

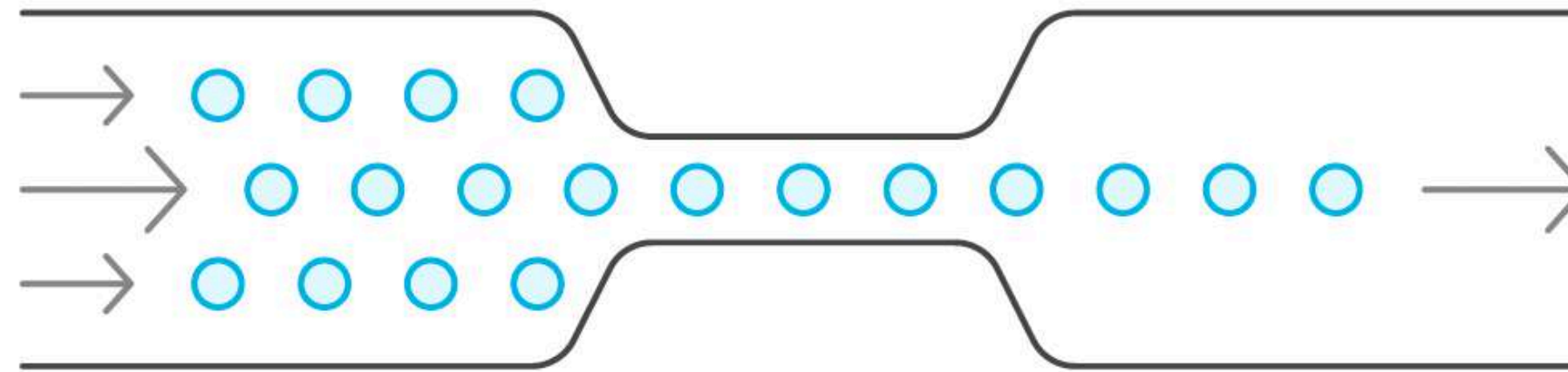
With PayedNow, SMEs can optimize their liquidity, reduce payment delays, and streamline operations, all while safeguarding data with robust security features. Whether you're navigating complex regulations or aiming to improve customer satisfaction, PayedNow equips you to grow confidently in a competitive landscape.

Say goodbye to payment bottlenecks and embrace a future of smarter, faster, and secure financial management with PayedNow.





Delayed and Late payments, hinders liquidity, delays payments, and complicates compliance efforts.





# COMPLIANCE

## Automated Compliance for SMEs

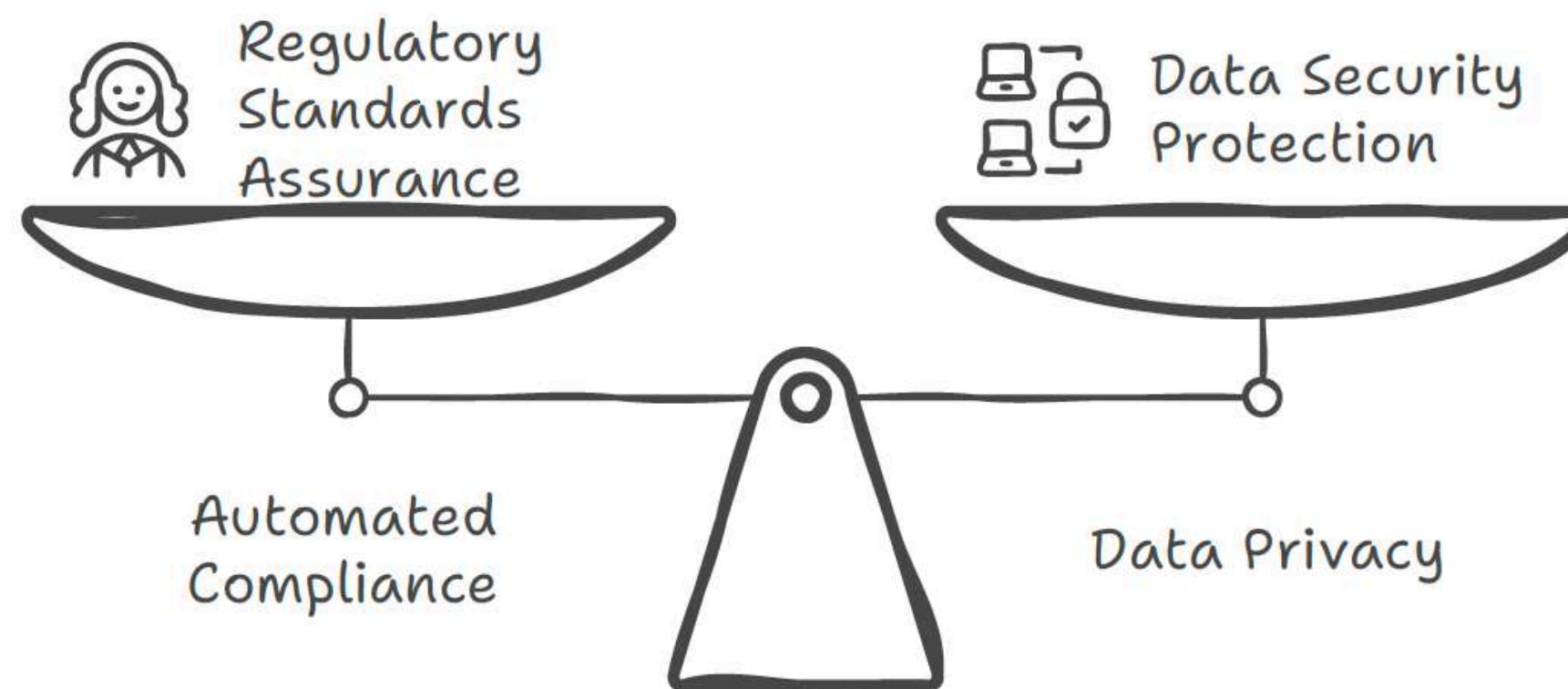
PayedNow helps SMEs stay compliant with AML/KYC regulations, reducing the burden of complex checks required for client payments, vendor payouts, and other business transactions. SMEs often lack dedicated compliance resources, so PayedNow's automated compliance checks ensure they meet regulatory standards with minimal overhead.

## Data Privacy and Secure Transactions

Many SMEs handle sensitive customer and payment data without robust security infrastructure. PayedNow's encrypted transaction process and regulatory compliance reduce the risks associated with data breaches, ensuring SME transactions are secure and compliant with privacy laws like GDPR and POPIA.







## Balancing Compliance and Data Security for SMEs





# BUSINESS VALUE PROPOSITION

## Market Flexibility

Small and medium-sized businesses in sectors such as retail, professional services, e-commerce, and B2B trade.

## Liquidity-Driven Service Differentiation

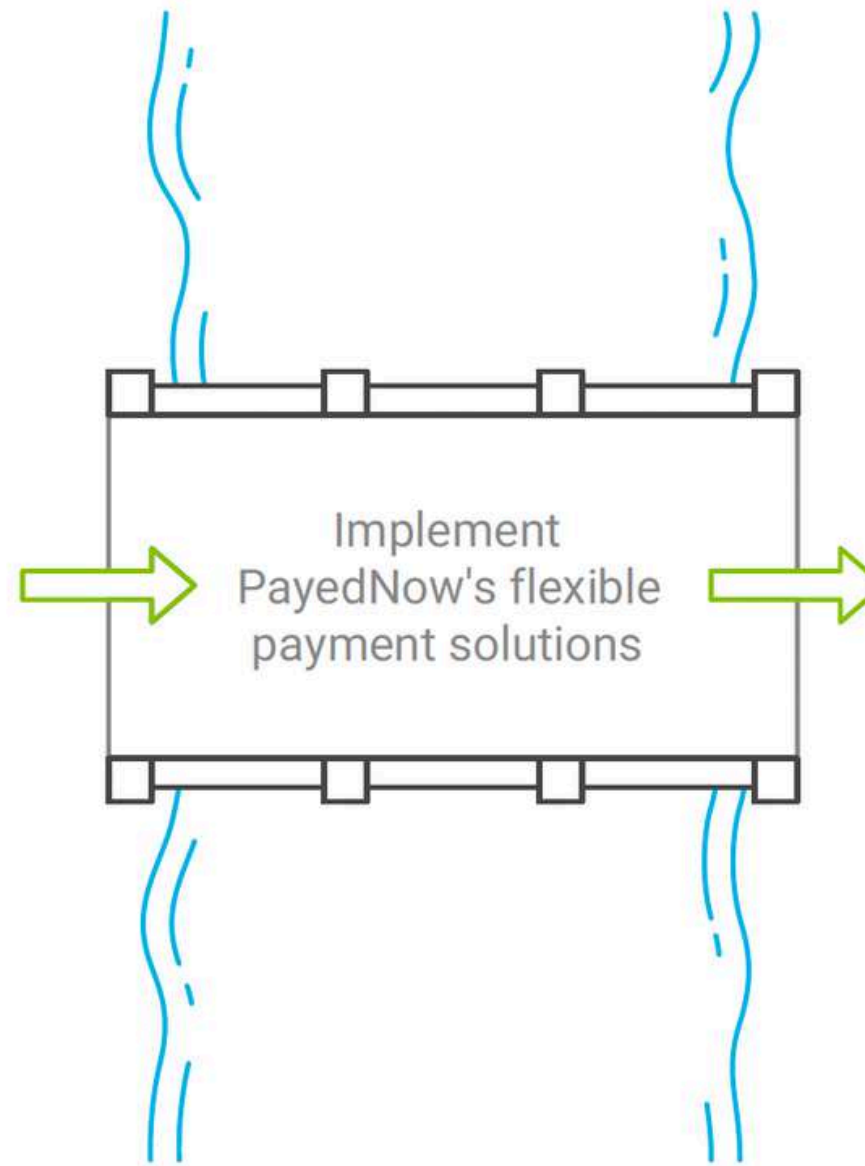
PayedNow's Purposed Payments (PP) model is highly advantageous for SMEs because it allows for scheduled or preauthorized payments. This enables SMEs to better manage cash flow, ensuring they have funds available when needed while offering customers flexibility in payment timing.

## Flexible Payment Solutions

SMEs can provide their clients with various payment options through PayedNow, including ACH, real-time payments, and digital wallets, reducing payment friction and improving the rate of timely collections.

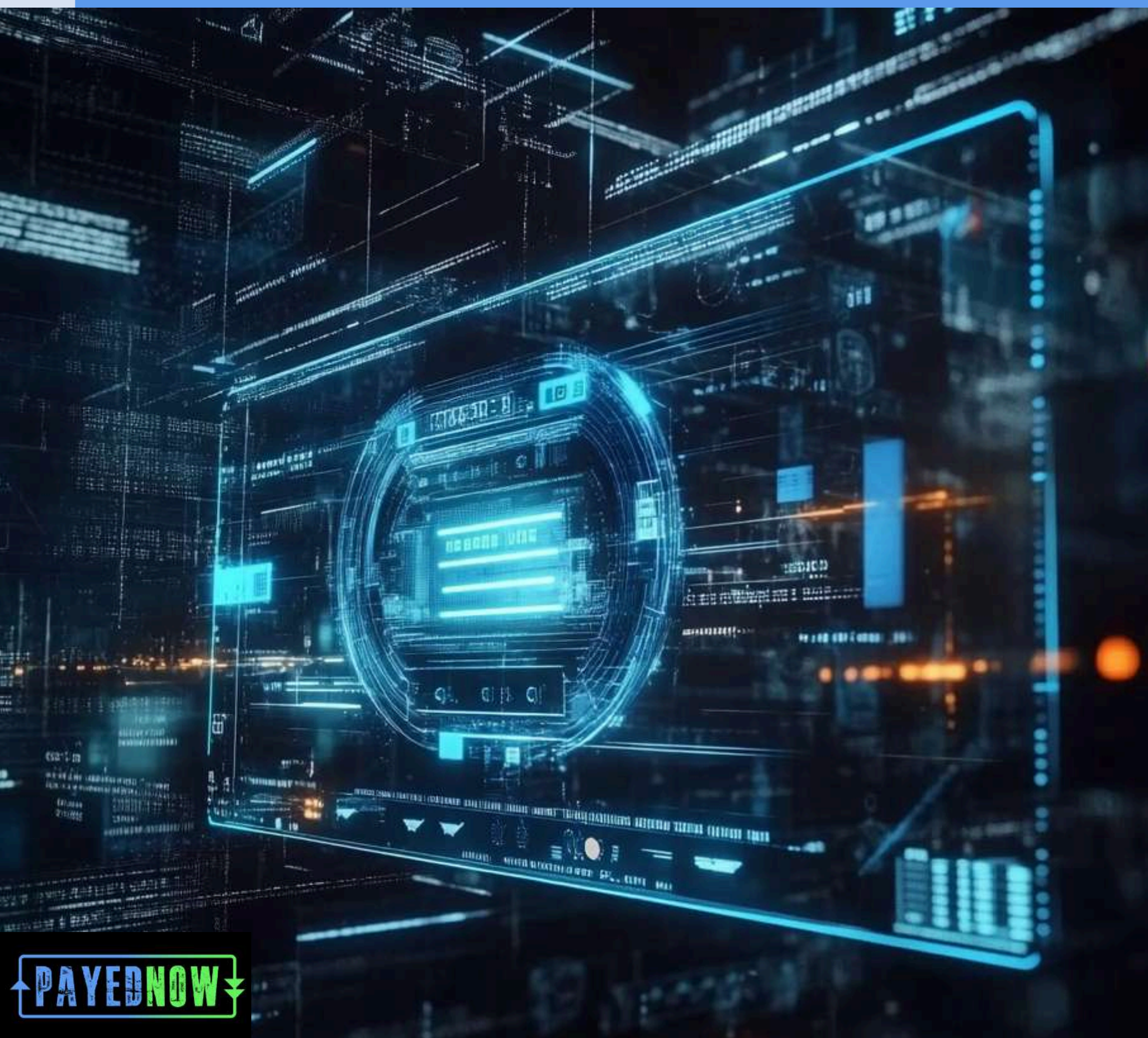


Limited payment  
options for SMEs



Improved cash flow  
and customer  
satisfaction





# FINANCIAL VALUE PROPOSITION

## Improved Cash Flow Management

By using PayedNow's PP model, SMEs can ensure faster collections on receivables while offering clients flexibility in payment timing. This results in more predictable cash flow and less strain on liquidity.

## Reduced Transaction Costs

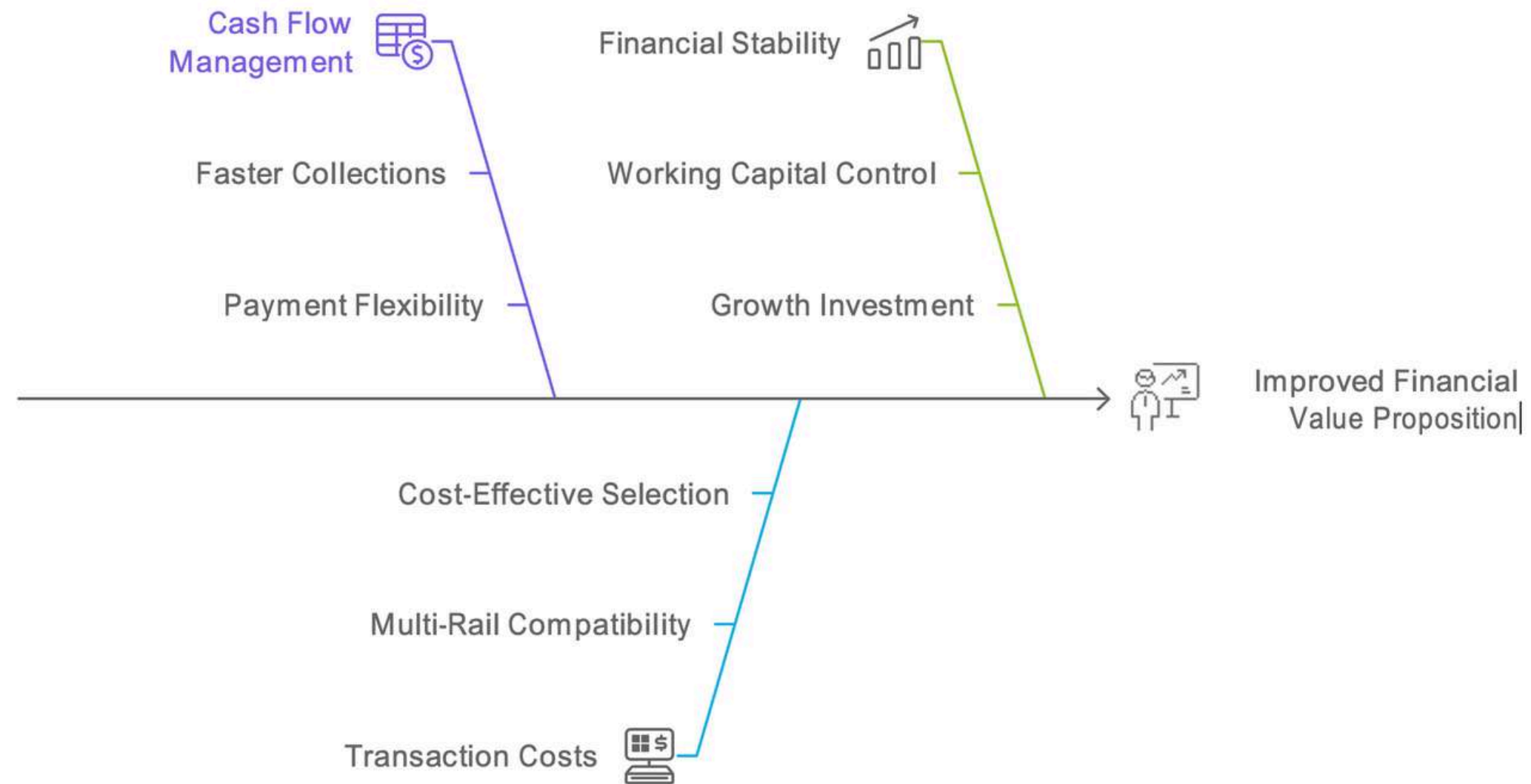
PayedNow's multi-rail compatibility allows SMEs to select the most cost-effective payment rail, lowering operational costs for high-volume or recurring transactions.

## Increased Financial Stability

SMEs gain better control over working capital, reducing financial stress and enabling them to invest in growth opportunities.



## Enhancing SME Financial Health with PayedNow





# DEPLOYMENT OPTIONS

## Scalable Cloud Infrastructure

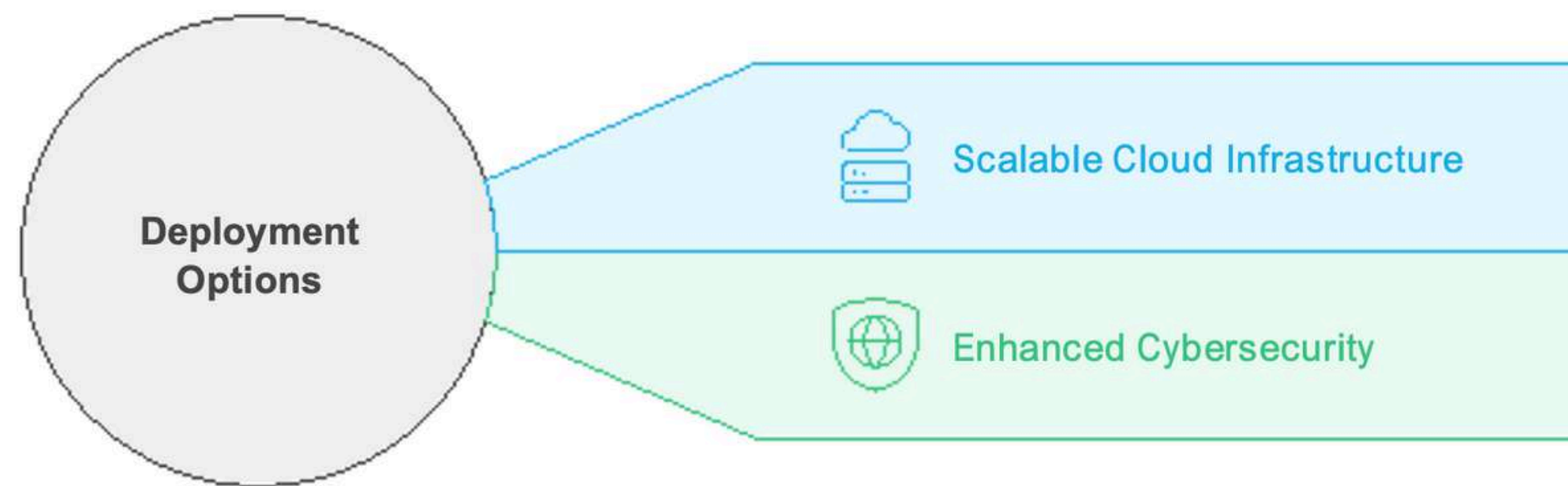
PayedNow's cloud-based platform provides SMEs with access to enterprise-grade payment infrastructure that scales with growth, supporting fluctuating cash flow needs without downtime or performance issues.

## Enhanced Cybersecurity

By integrating PayedNow, SMEs benefit from advanced security features and real-time fraud monitoring, which protect both their cash flow and customer data, giving SMEs the security backbone needed to gain trust with larger clients.









# ARCHITECTURE

## API-Driven Integration

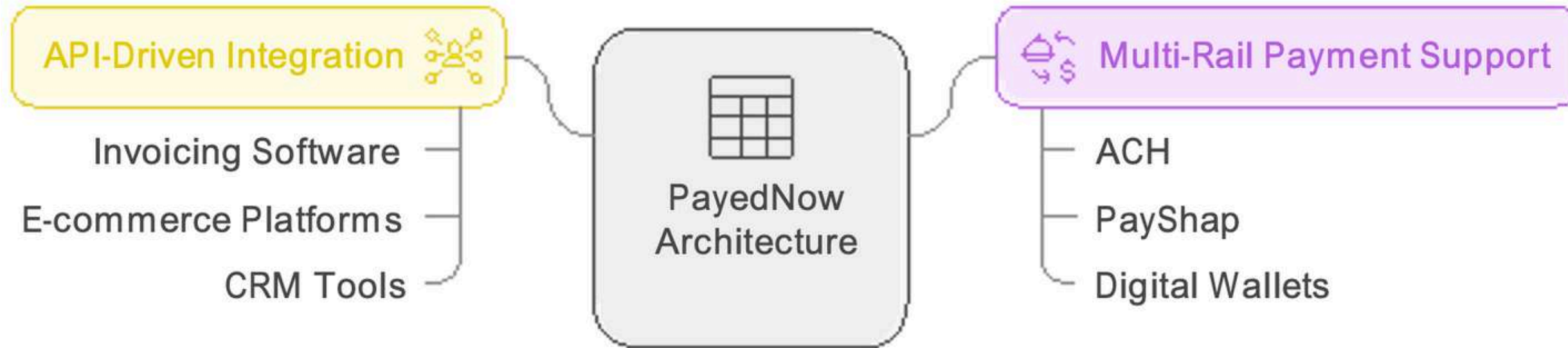
PayedNow's API is designed for easy integration with SME systems such as invoicing software, e-commerce platforms, and customer relationship management (CRM) tools, enabling automatic payments and better cash flow forecasting through streamlined payment workflows.

## Multi-Rail Payment Support

For SMEs with domestic and international clients, PayedNow offers multiple payment rails, including ACH, PayShap, and digital wallets. This allows SMEs to choose the most cost-effective payment method for their transactions, optimizing cash flow for various client and vendor types.









# PROCESS OVERVIEW

## 1. Invoice Creation & PP Authorization:

SMEs can set up payment requests through PayedNow's PP model when issuing invoices, allowing clients to authorize payments for a future date or expedited processing to maintain liquidity.

## 2. KYC & AML Screening:

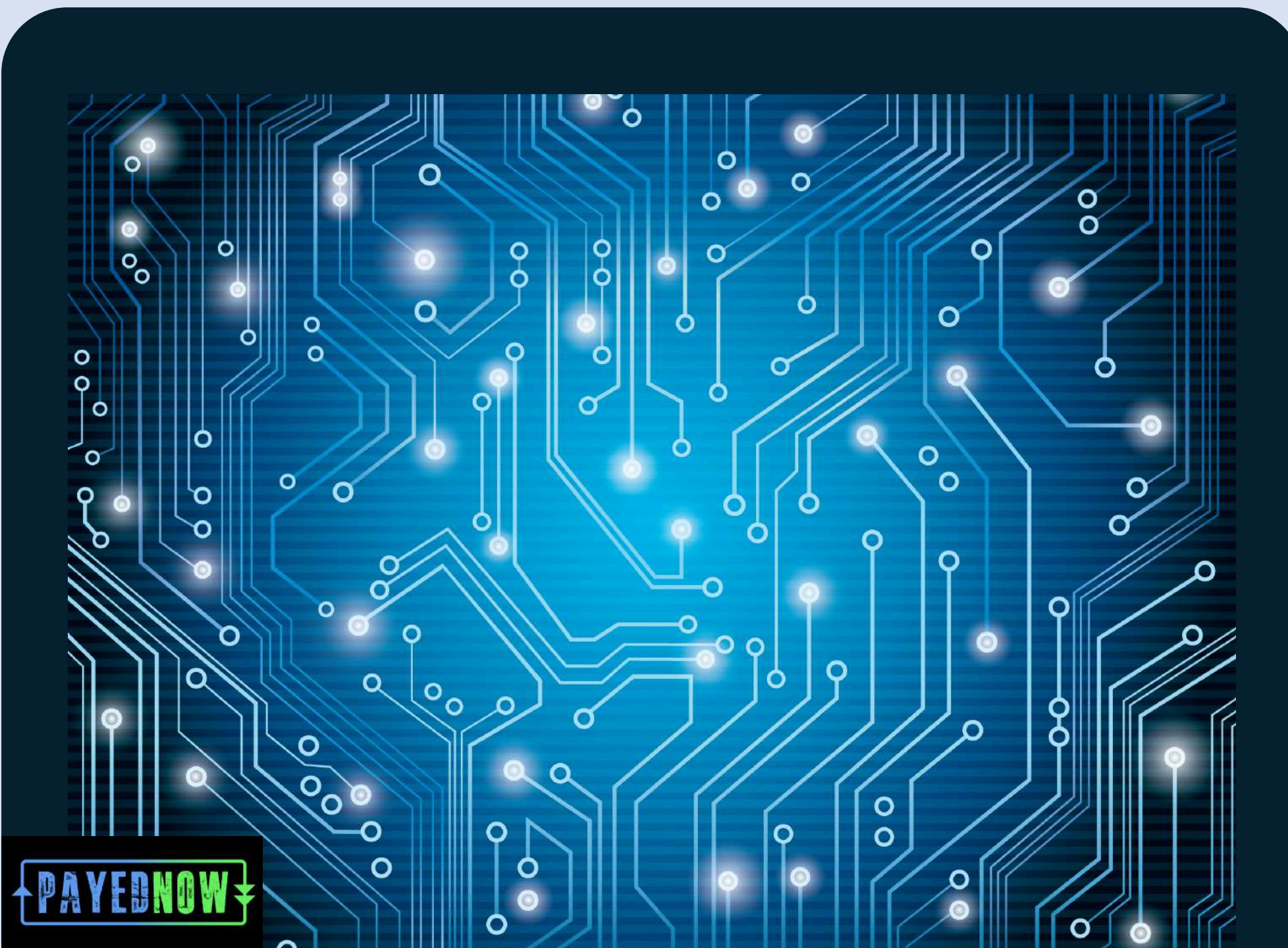
PayedNow performs automated KYC and AML checks on new clients and high-value transactions, reducing risk for SMEs without additional compliance burden.

## 3. Transaction Processing:

Based on the SME's preference, payments are processed immediately or scheduled, with funds directed through the most efficient rail (e.g. ACH or PayShap) to balance transaction cost and speed.

## 4. Settlement & Compliance Logging:

PayedNow logs each transaction, supporting SMEs with an auditable record for compliance and aiding in reconciling accounts.





Invoice  
Creation &  
PP  
Authorization

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KYC & AML  
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Transaction  
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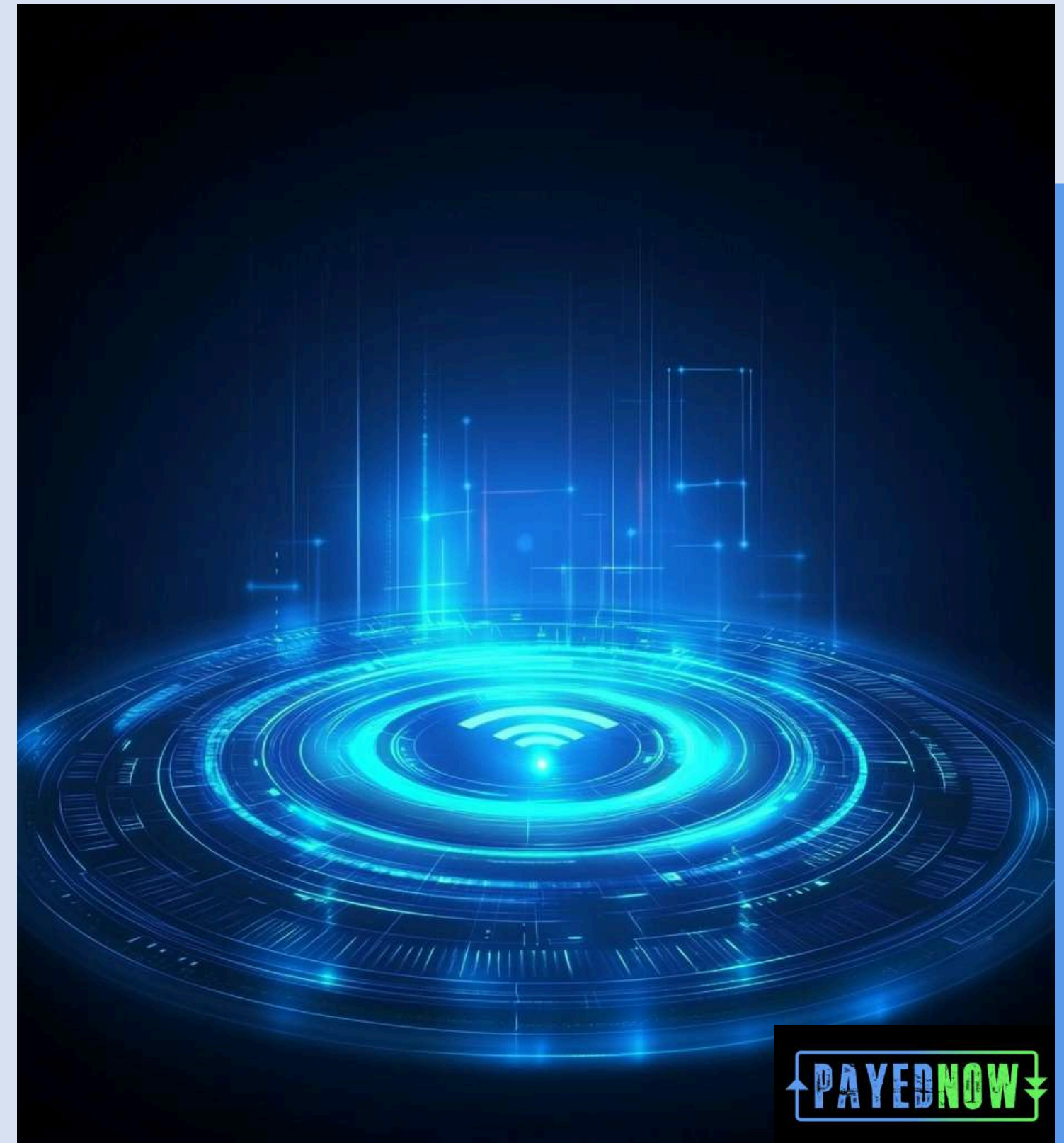
Settlement &  
Compliance  
Logging

PayedNow logs each transaction, providing an auditable record for compliance.



PayedNow stands out as a transformative solution for SMEs, addressing their cash flow and compliance challenges through innovative technology and flexible payment options.

By adopting PayedNow, SMEs can enhance their operational efficiency, secure their transactions, and ultimately drive growth in a competitive marketplace.





## CONTACT INFORMATION

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