CX PAY INNOVATION THROUGH EPAYMENTS MULTI-CHANNEL PAYMENT PROCESSING

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BASED IN CURAÇAO, CX PAY PROVIDES PAYMENT SOLUTIONS AND INNOVATION THROUGH EPAYMENTS_

Our offering is geared towards simplifying collection of funds for business owners through different payment methods. CX Pay offers solutions for retail storefronts, several payment processing methods for both online and mobile devices, electronic invoicing, digital wallets as well as digital vouchers. We have on boarded over 140 merchants in the past two years by providing them with a "local" solution, whereby the funds settle directly on the merchant's account held with one of CX Pay's (local) partner acquiring banks.

We have been offering ePayment solutions since 2016 to merchants in the Dutch Caribbean and now starting to service merchants on the neighboring islands like Barbados, Jamaica, St. Lucia, St. Kitts and the BVI. We are committed to empower businesses with tools to succeed in the world of eCommerce.

ACQUIRING PARTNER NETWORK

As part of our expansion plans in the region, we are continuously looking to broaden our partner network of acquiring banks. CX Pay has already established a strong network of acquiring partners throughout the Caribbean, supported by its compatibility with 160+ processors (e.g. FDMS, PowerCARD, TSYS and Evertec). These acquiring partners (MCB Group, Vidanova Bank, FCIB/CIBC, Scotiabank and Arubabank) offer CX Pay the flexibility to apply multiple collection methods for its payment solutions. its services.





ALTERNATIVE PAYMENT METHODS_

Our merchants can offer consumers their preferred payment method, widening reach and increasing conversion, with over 140 alternative payment methods (APMs) like iDeal, Sofort Banking, BanContact Alipay, ELO and many more. Through our global partnerships we offer our merchants worldwide access to multiple alternative payment methods (APMs) from Europe & the Middle East, Asia, Americas and APAC regions. Payment types range from direct debit to local card, prepaid vouchers, bank transfer and wallets.



BLOCKCHAIN & CRYPTOCURRENCY

CX Pay recognizes that to advance and survive in this extremely fast moving and developing FinTech environment, that partnerships are crucial to stay agile. Therefore, it has also joined forces with Panama based Chainzilla. Recognizing that Curaçao has a strategic significance in the growth and expansion of cryptocurrencies and blockchain tech—with crypto trade volumes increasing in Latin America and the Caribbean, expanding to this region will be crucial for the adoption of cryptocurrency in the region. The partnership between CX Pay and Chainzilla combines resources and expertise to allow the companies to play a role in streamlining blockchain solutions in the entire region.

Crypto Currency

In addition, now unique payments can also be done with 15 different Cryptocurrencies. Being able to receive payment with Crypto Currency is possible and receiving settlement in FIAT. Clients will be able to pay merchants with for example Bitcoin, Bitcoin Cash, Litecoin, Ether and a few others, where the confirmed price upon checkout will be received in their bank account.



SMART SOLUTIONS_



Another notable partnership is that between CX Pay and OpenMove, to offer an information and ticketing ecosystem suitable for transportation and parking. OpenMove is a passenger information and ticketing solution with modular frontends and a core engine on a cloud enterprise environment. CX Pay will contribute with

the payment solution for this As-a-Service solution and ensuring that the application is PCI-DSS compliant.



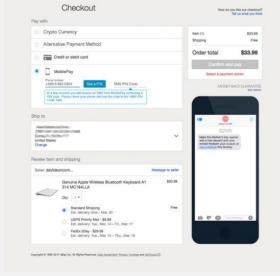
CX Pay Integration for websites & CRM systems

CX Pay has a direct solution for accounting software or private integration with CRM systems. For the most used online stores like WooCommerce and Magento we developed plugins for a seamless and safe integration between the merchant's website and our Gateway, covering over 53% of the ecommerce websites. CX Pay has also been integrated in several booking software, from tourist attractions to Car Rental Software, to provide an all-in-1 solution.



PAYMENT ECOSYSTEM_

With the growing demand for instant payments and the enabling of real-time clearing and settlement of payments and other financial transactions, CX Pay has joined forces with



iCtual to develop an e-wallet platform that will offer a versatile and dynamic payments system that enables value added services, mobile commerce and online transactions. As part of the roadmap to a complete payment omnichannel, where companies, groups or entire islands in the Pan Caribbean market space (and beyond) will be able to thrive through a digital ecosystem. CX Pay will be able to integrate with local banks, making ePayments possible through various payment methods, including a (local) bank account. Our system includes a multichannel rules driven transaction engine and a

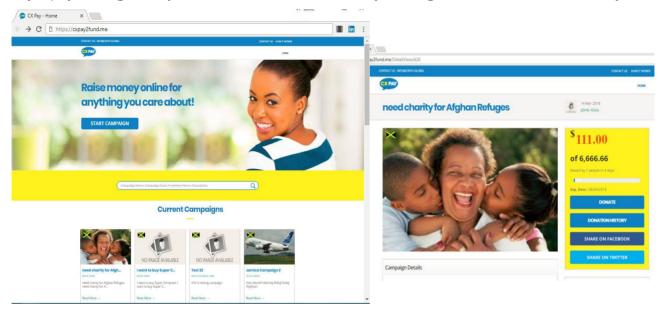
variety of application modules such as Mobile Payments, Mobile Money, Bill Pay, Electronic Voucher and pre-paid top-up. It's an agile payment ecosystem, making it possible to transact using a wide variety of devices including social media platforms, mobile handsets, bank cards, smartphones, web portals and POS terminals.

Mastercard

CX Pay has furthermore engaged in a partnership with Mastercard for the Pan Caribbean market, whereby CX Pay will be working closely with Mastercard to bring more eCommerce solutions to the Caribbean and Central America and help increase "local" transactional volume that is now flowing cross border to other providers in markets outside the region.

Crowdfunding Platform

CX Pay's fundraising solution, CXPay2fund, will empower entrepreneurs, non-profit organizations and charities to raise money in a transparent and reliable way from all over the world for the causes they care about. The platform will serve as a donation based crowdfunding site for social and charitable projects, ideas, and causes. In the future this will also include business startups and entrepreneurial initiatives seeking access to capital. The platform will be linked to a local bank account and have a direct integration with CX Pay's payment gateway to facilitate all fundraisers by adding trust in the flow of money.



A TRUSTED AND EXPERIENCED PAYMENT SPECIALIST_

With CX Pay's advanced solutions and expertise, local businesses in the region can now broaden their product range and enhance customer experience while meeting the highest standards in technology, regulation, and usability. This makes CX Pay a trusted partner of banks, fin-techs, governments and e-commerce businesses in Curaçao and across the Caribbean.