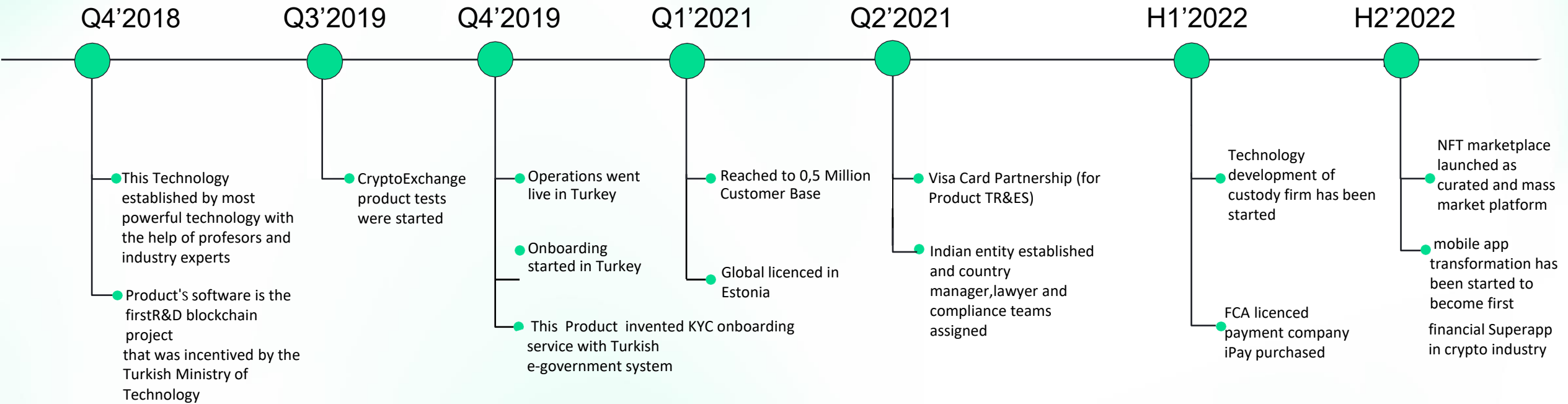


# We are growing fast in multiple markets and services



We have **1,1 million** users today.

# FINANCIAL TECHNOLOGY HOLDING

150+ industry experts work to create new crypto unicorn



**Netherlands**  
Holding Company



**Turkey**

Cryptocurrency  
Exchange, NFT  
Marketplace

*REGULATED*



**Estonia**

Cryptocurrency  
Exchange,  
Tokenization of  
Businesses



**India**

Cryptocurrency  
Exchange

*REGULATED*



**UK**

Payment  
Company



**Seychelles**

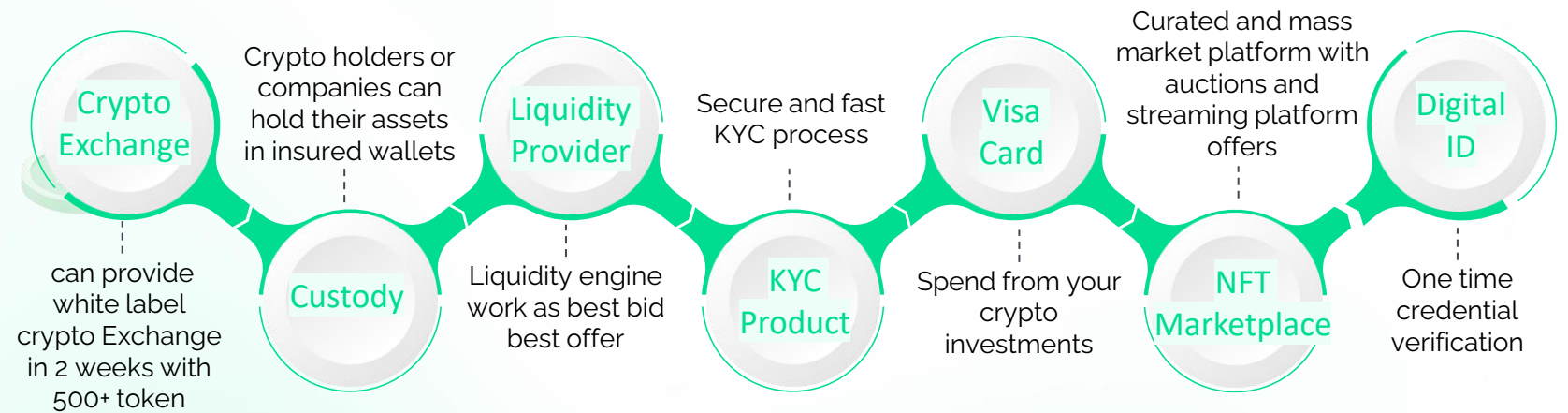
Cryptocurrency  
Exchange



**UAE**

Cryptocurrency  
Exchange

# This Product is a B2B Blockchain Products provider!



# Diversification of product portfolio will increase company figures



Crypto Spot Trading



Staking



Listing Launchpad



NFT Marketplace



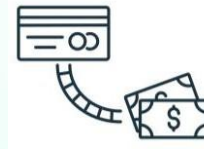
Stable Coins



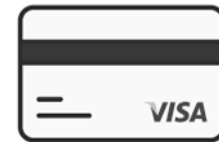
Margin Trading



Tokenization of Conventional Financial Products



Payment Gateway Banking services



Visa Card

# This Product integrated with Visa&Mastercard



Integrated bank account and crypto wallet



Spend from your crypto wallets



Secure payment



Loyalty Offers



Works in Iran and Global at the same time



*25.000 cards are ready to use*

# How Our Cards Visa&Mastercards works in Middle East (PR) and globally at the same time?

- 1) Our product customize cards according to Bank needs (visual of card, names, etc.)
- 2) Data are uploaded to Product.Pay system;
  - a. Name and surname
  - b. ID number of the card
  - c. Unique NFC code of the card

## 3) Payment in Iran;

- a. Customer shows Visa&Mastercard to **Product.Pay Merchant device (smart phone)**
- b. Product.Pay system recognises **NFCcode** and defines the Customer ID
- c. Product.Pay transfers money from that customer to the Merchant
- d. The payment is done in seconds

## 4) Payment in Global;

- a. Customer shows Visa&Mastercard to Merchant **POS machine**
- b. POS machine recognises **NFC code or chip** and defines the Customer ID
- c. Visa&Mastercard transfer money from that customer to the Merchant account
- d. The payment is done in seconds

# This Product is also a crypto wallet integrated QR payment solution



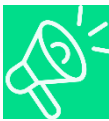
Fast payment and collection



Instant money transfer with devices



Secure shopping



Easy wallet management



Blockchain based new generation payment method



# Journey of Product.Pay Products

## Customer Journey



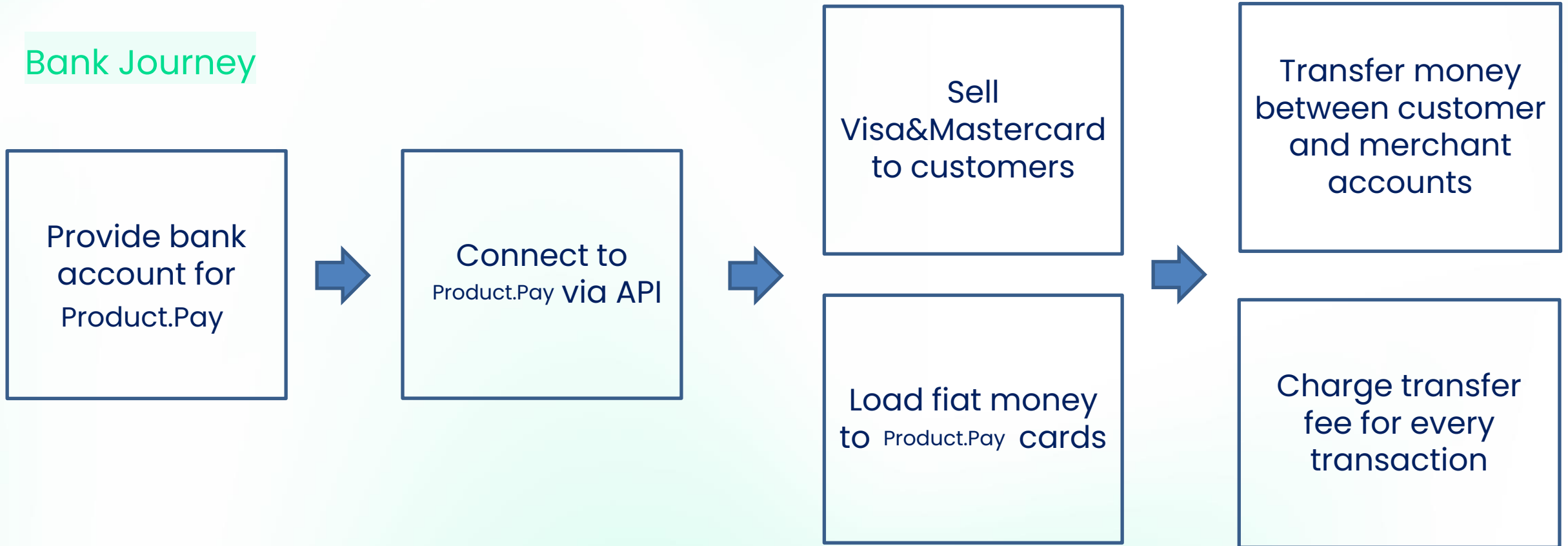
## Merchant Journey





# Journey of Products

## Bank Journey



# Stablecoins have opportunities to digitalize local currencies



Secure and Transparent



Digitalized



No Transfer Fee



Instant Global Money Transfer



Trackable for Authorities  
only in Middle East (IR)