



THE ONLY CRYPTO PAYMENT  
SOLUTION FOR GLOBAL  
BUSINESSES & PAYMENT  
PROCESSORS





## ABOUT US

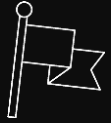


**We are a global fintech and payments services company bridging the worlds of FIAT and digital assets.**

**We provide our clients with crypto and blockchain solutions that allow them to capitalize on the fastest-growing consumer segment of crypto users risk-free and fully compliant.**

**Our expertise and global network allow us to support our customers by leveraging crypto rails to offer them faster, more efficient, cost-effective solutions for moving money around the world.**





## HOW FORUMPAY STARTED

ForumPay was born from a strategic alliance of industry professionals, from the realms of digital assets and payment systems, to develop a cutting-edge solution.

**Their objective:** To seamlessly integrate the benefits of cryptocurrencies and the blockchain into conventional financial transactions, thereby addressing the inherent challenges and shortcomings of traditional FIAT payment systems.





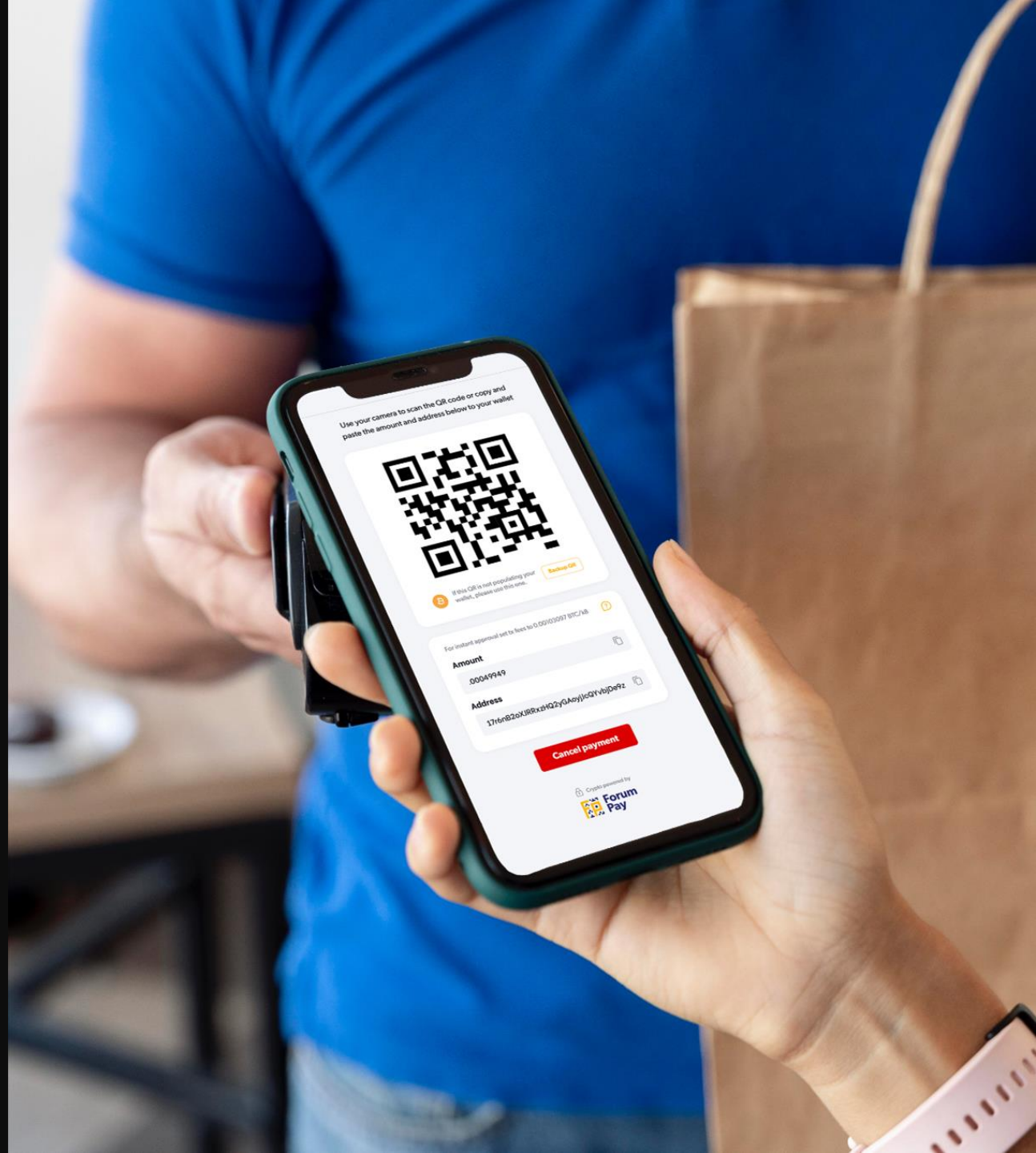


# WHY CRYPTO PAYMENTS

**Grow revenue with the rapidly crypto consumer segment, where AOV doubles traditional methods.**

- ✓ **Faster, cost-effective, limitless and borderless transactions that boost profits.**
- ✓ **No chargebacks, fraud or PCI-DSS compliance.**
- ✓ **Crypto consumers tend to spend double the amount that credit card users do.**
- ✓ **Beyond a payment choice, it's a strategic move for future relevance.**
- ✓ **Stay ahead in the digital economy with secure, innovative and user-friendly customer experiences.**

**Crypto is not just the future – it's the current reality, ForumPay is your bridge to accessing this dynamic market.**



# WHY FORUMPAY



**Reach all 575 million crypto consumers with our wallet and crypto agnostic solution.**



**Zero volatility risk thanks to instant confirmation and conversion to USD, EUR, GBP, USDT, USDC and other major currencies.**



**Fixed payment address, subscription and no conversion options available.**



**99.99%+ confirmation rate with payment guarantee.**



**Next business day (T+1) settlement.**



**Automated mass payouts.**



**One all-inclusive fee per transaction.**



**Integrate easily and everywhere.**



**Robust and dependable security measures.**



**Automated payment exception handling.**



**Compliant with all international jurisdictions (incl US, EU).**



**Our technology is built to withstand the highest transaction volumes.**



# FIXED ADDRESS PAYMENTS



Payer 'white lists' fixed address in their wallet for ease of making repeat payments.



Any amount of any major crypto can be sent from any wallet at any time.



**Flexible conversion options:**

- Convert to USD, EUR, GBP another major fiat currency or popular stablecoins (USDT, USDC etc).
- Keep the crypto with no conversion.



**99.99%+ confirmation rate with payment guarantee.**



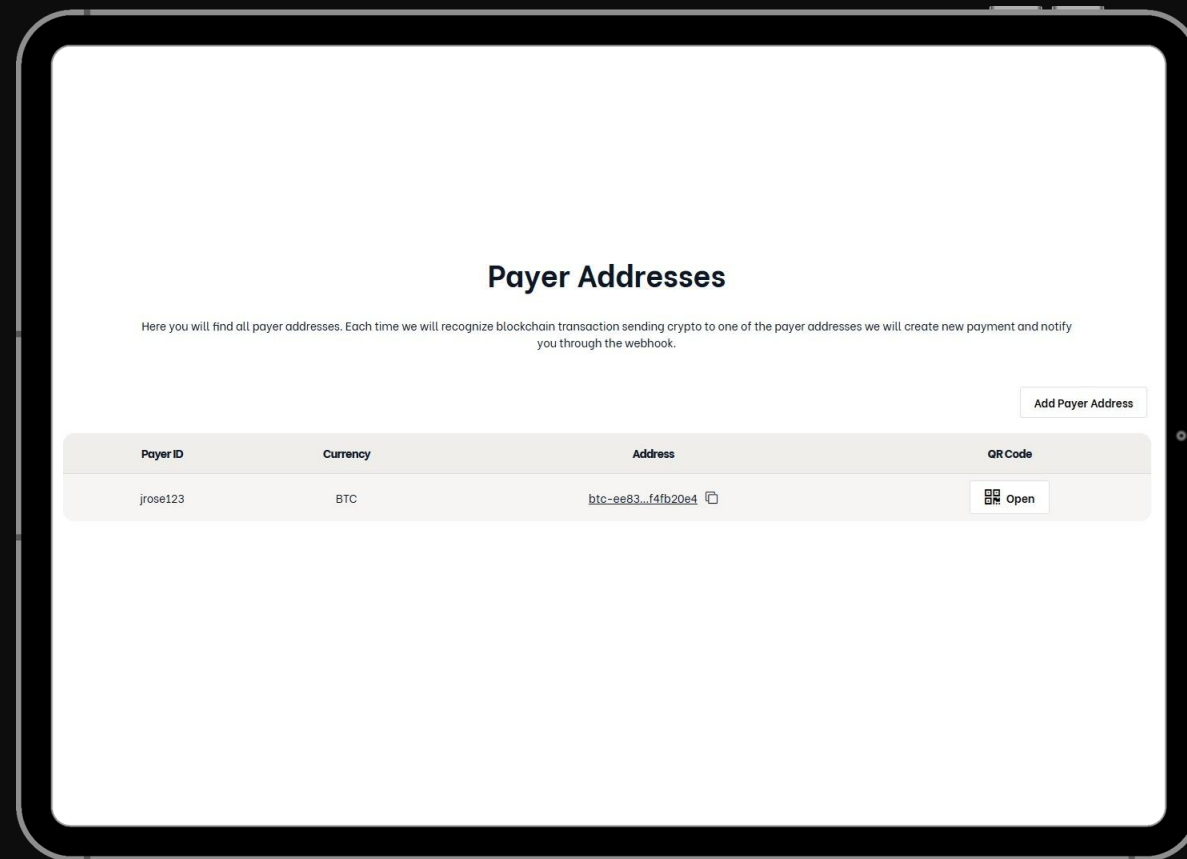
**Next business day (T+1) settlement if converting to fiat or stablecoin.**



**One all-inclusive fee per transaction.**



**Robust and dependable security measures.**



# DYNAMIC ADDRESS PAYMENTS



**Guaranteed invoice amount with zero volatility risk** thanks to instant conversion to fiat or stablecoin – if you request \$100 in crypto, then you will receive exactly \$100 in cash.



**Flexible conversion options:**

- Convert to USD, EUR, GBP another major fiat currency or popular stablecoins (USDT, USDC etc).
- Keep the crypto with no conversion.



**Fast transactions** – as fast as, if not faster than cards - due to instant confirmations.



**99.99%+ confirmation rate with payment guarantee.**



**Next business day (T+1) settlement** if converting to fiat or stablecoin.



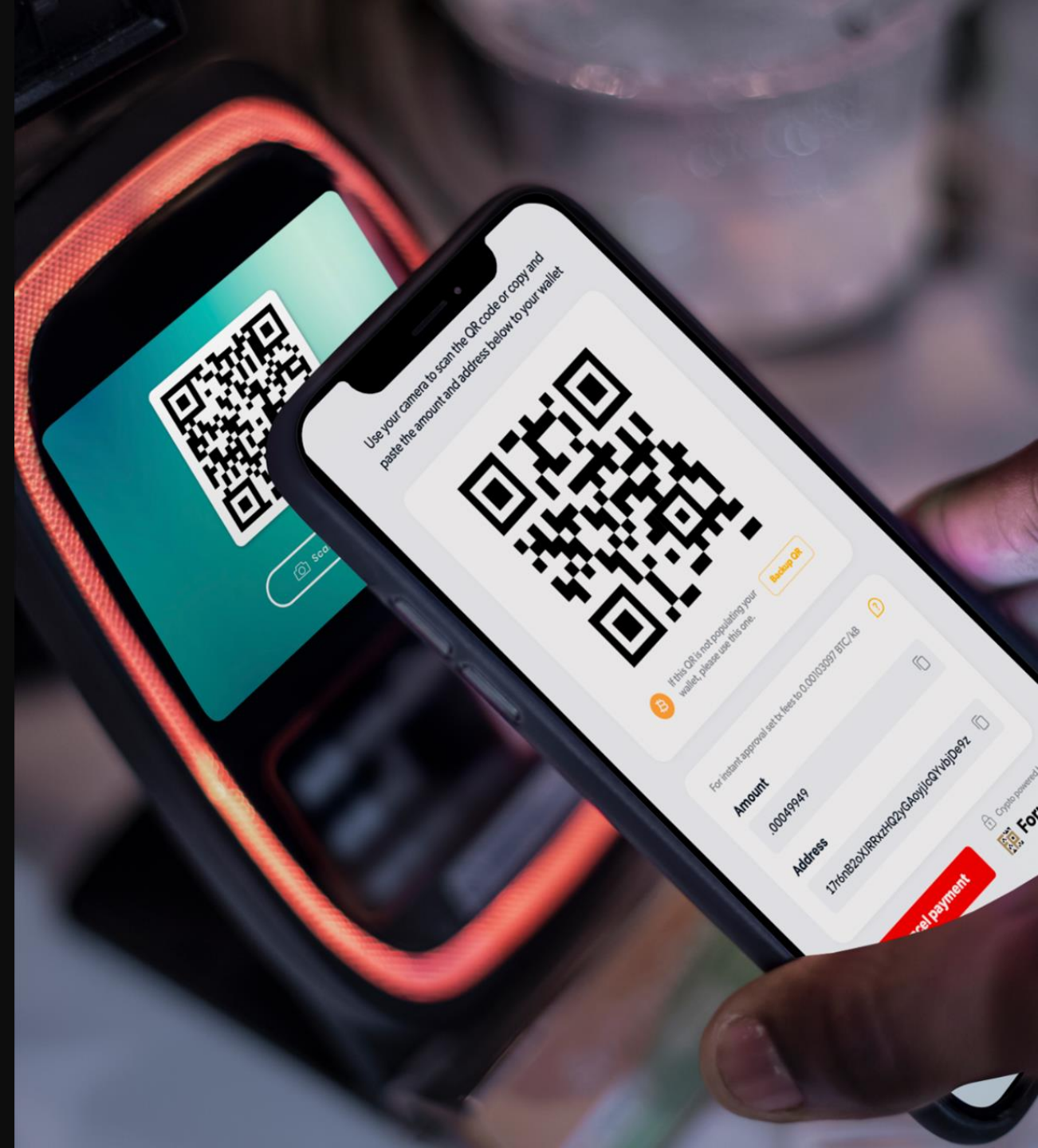
**Automated payment exception (over/under/late/wrong token) handling** for efficient back office processing – customize thresholds for automated acceptance or refund.



**One all-inclusive fee per transaction.**



**Robust and dependable security measures.**





# SUBSCRIPTION PLANS



**Create a subscription plan to receive regular payments in any major crypto from any wallet.**



**Customized subscription plans created and managed via API or our online dashboard.**



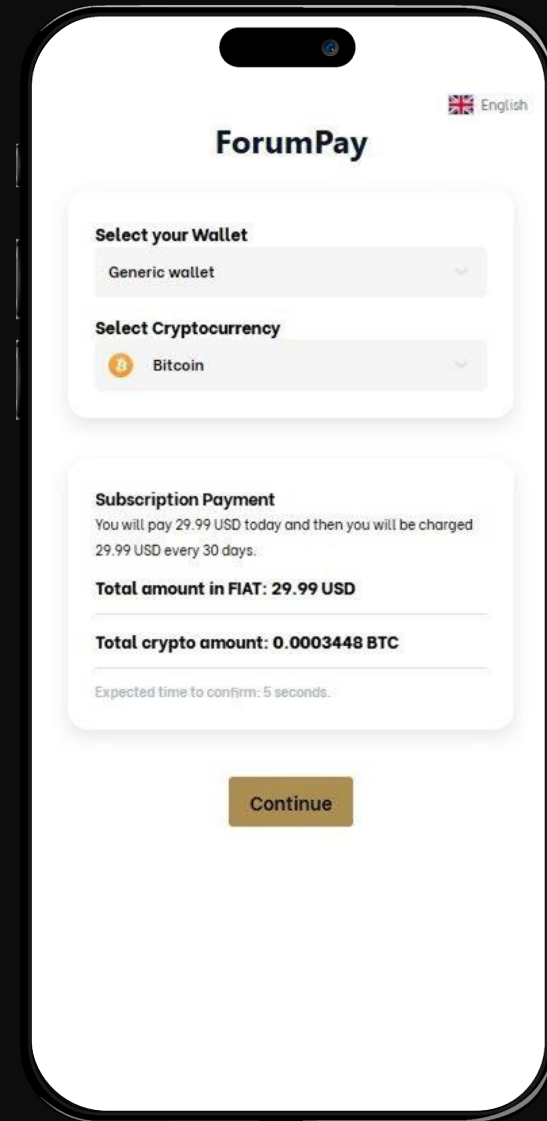
**Automated emails sent to consumers to make their recurring payments and keep their subscriptions active.**

- Seven days prior to subscription expiration.
- Three days prior to subscription expiration (if not paid).
- One day prior to subscription expiration (if not paid).



**Automated notifications update merchants of any changes in the state of a subscription:**

- Active – the subscription is paid up and active.
- Cancelled – the subscription has been cancelled but the payer still has time active from his last payment.
- Terminated – the subscription has been cancelled, and no time is remaining from the last payment.





# 'WHALE' FINDER



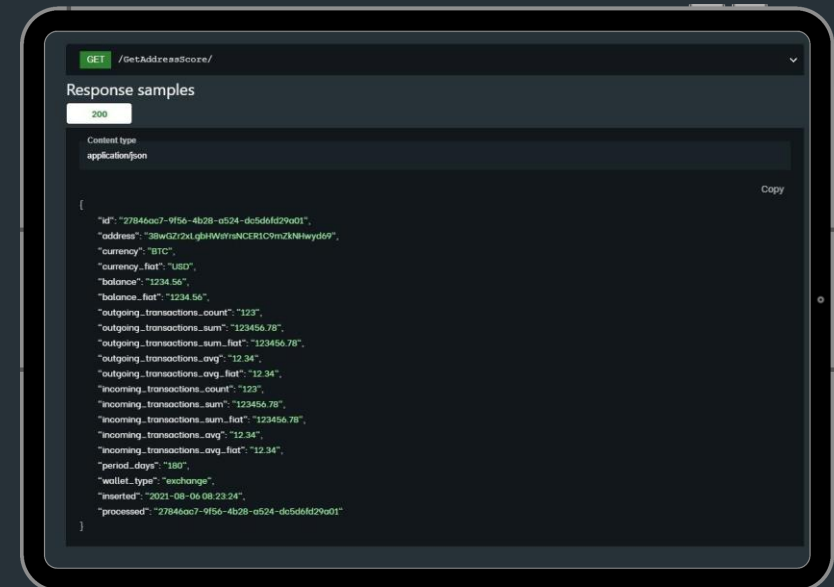
Segment your customer portfolio based on their historical crypto spending patterns and behavior.

For any crypto wallet, ForumPay will provide:

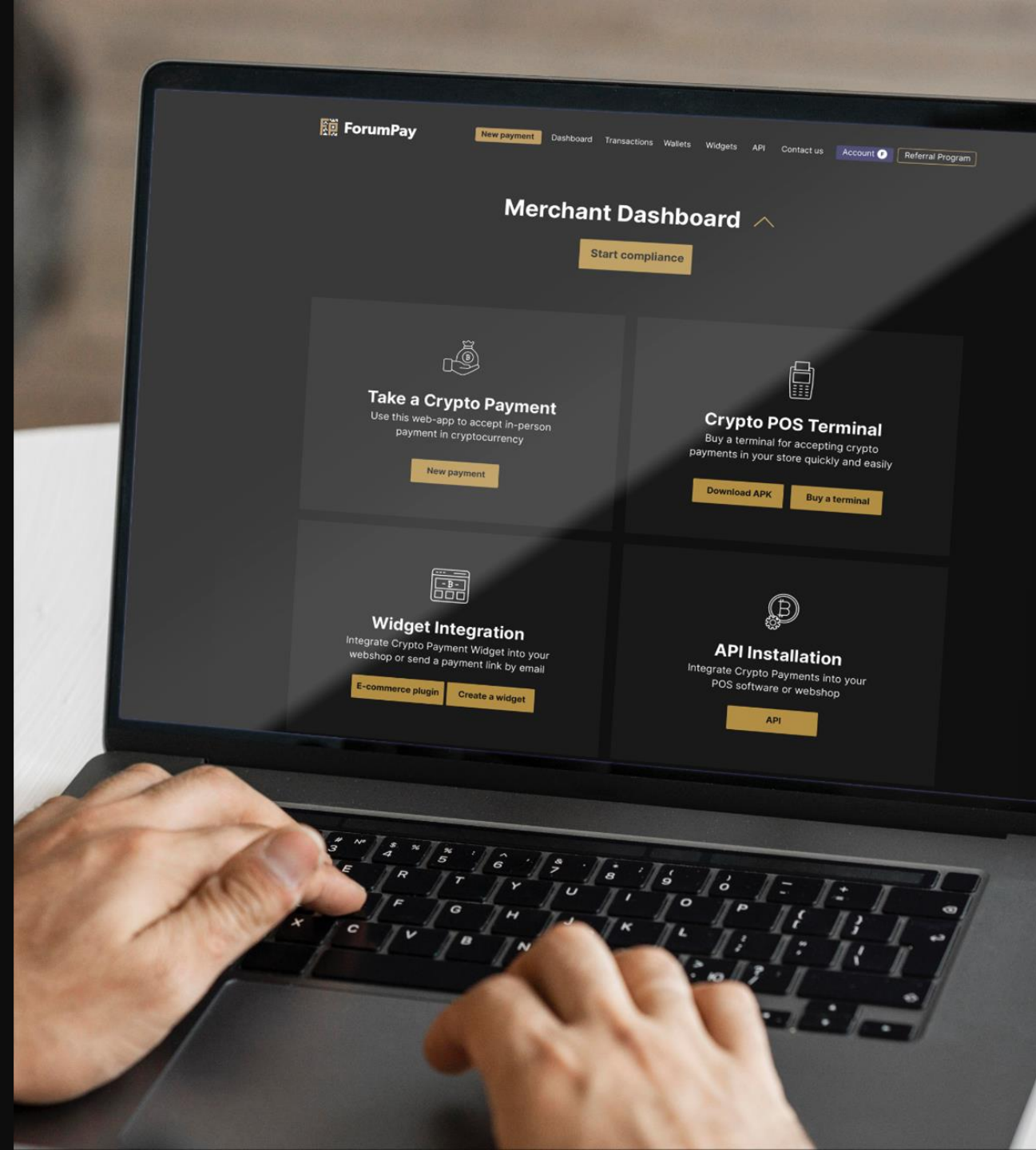
- Balance on Wallet in USD.
- Number of outgoing blockchain transactions in past 180 days.
- Total USD amount of outgoing blockchain transactions in past 180 days.
- Average Payment Amount.
- Score can be updated every 24 hours.



Identify the 'whales' and 'high rollers' in your customer portfolio for special offers and VIP treatment to engender loyalty, repeat business and higher spend.



**EFFORTLESSLY PAY CONTENT  
CREATORS, AFFILIATES,  
SUPPLIERS, EMPLOYEES AND  
MORE WITH BTC, ETH, USDT, USDC  
AND ANY MAJOR CRYPTO USING  
FORUMPAY**



# GLOBAL CRYPTO PAYOUTS AND REMITTANCES

Pay anyone, any business, any wallet, anywhere.



**Instant borderless transactions** - Faster than traditional legacy banking systems and payment rails.



**100% confirmation rates with zero returns.**



**Automate your payouts** via our API, csv file upload or manually push from your online dashboard.



**Make payouts from existing crypto balances or convert from fiat or stablecoin and send** - no need to buy and hold crypto with zero volatility risk.



**Flexible funding options:**

-Any major fiat currency.

-Stablecoin (USDT / USDC).

-Accept crypto payments with ForumPay and hold in your reserve.



**Low, all-in-one fee** with no set up, ongoing or other hidden fees – you will only pay when you transact.



**Offering payouts in crypto** can substantially increase your customer base.



**Payouts can be sent to any wallet** with no recipient KYC.

# FLEXIBLE BACK OFFICE AND TREASURY MANAGEMENT



**Multiple user access with defined access privileges and two factor authentication (2FA).**



**Real time transaction monitoring and management with comprehensive reporting suite.**



**Turn automated conversion on / off by crypto – decide which cryptos you wish to convert / not convert.**



**Automated payment exception handling – configure your parameters for automatically accepting/refunding exceptions.**



**Crypto swaps – manually initiate the transfer of a stablecoin balance from one blockchain/network to another i.e. USDT (TRC20, ERC20 and Polygon) and USDC (ERC20 and Polygon).**



**Crypto to fiat disbursements – manually initiate the conversion of an existing crypto balance to fiat and have this settled to your preferred bank account.**



**Create email invoice payment link and fixed payment addresses.**



**Manually push payouts from existing crypto balances or convert from fiat / stablecoin and send.**





# INTEGRATE OUR PAYMENT GATEWAY EASILY, RAPIDLY, ANYWHERE



Full API Integration.



IOS/Android mobile app.



Popular shopping cart plugins e.g. Woo Commerce, Magento, Presta Shop, Drupal Commerce etc



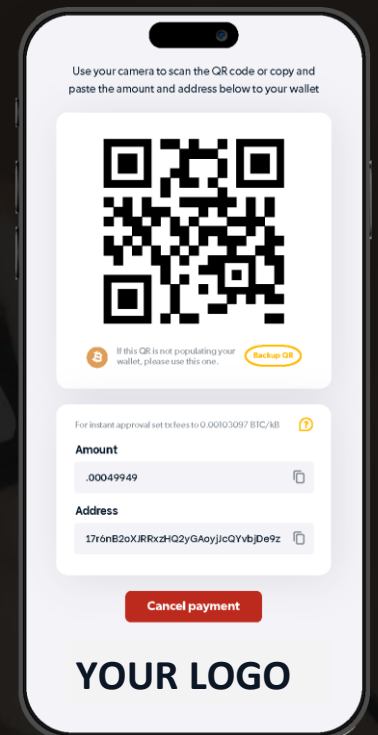
Dedicated POS terminal.



Simple e-commerce integrations – hosted payment page, widget, iframe, paybutton etc.



Email / invoice payment links.



## RELATIONSHIPS & LICENSES THAT MATTER



# SECURITY & COMPLIANCE ABOVE EVERYTHING ELSE



SUM & SUBSTANCE

We ensure the highest level of KYC/AML compliance and security for our merchants through our partnership with Sum & Substance



We instantly verify the consumer's wallet, availability of funds and flag any security concerns with our partners at Chainalysis



**GET STARTED TODAY AND GET YOUR SHARE OF  
THE MARKET BEFORE IT'S TOO LATE**



**Contact**

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## APPENDIX

# FORUMPAY SUPPORTED CRYPTOCURRENCIES

-  Bitcoin (BTC)
-  Bitcoin Cash (BCH)
-  DASH (DASH)
-  Ethereum (ETH)
-  Litecoin (LTC)
-  POLYGON (MATIC)
-  TRON (TRX)
-  Ripple (XRP)
-  TETHER (USDT - ERC20)
-  TETHER (USDT – Polygon)
-  TETHER (USDT - TRC20)
-  USD Coin (USDC – ERC20)
-  USD Coin (USDC – POLYGON)
-  PROPT
-  HOMT

# MERCHANTS ADOPTING CRYPTO



**87% of organizations  
accepting digital  
currencies have a  
competitive  
advantage in the<sup>1</sup>  
market**



**93% of  
businesses  
accepting crypto  
have seen a  
positive impact  
on brand  
perception<sup>2</sup>**



**Crypto users spend  
twice the amount  
compared to  
credit/debit cards<sup>3</sup>  
users**



**Merchants who  
offer crypto  
observe that 40%  
of their crypto  
consumers are  
new customers<sup>4</sup>**

# CONSUMER BASE

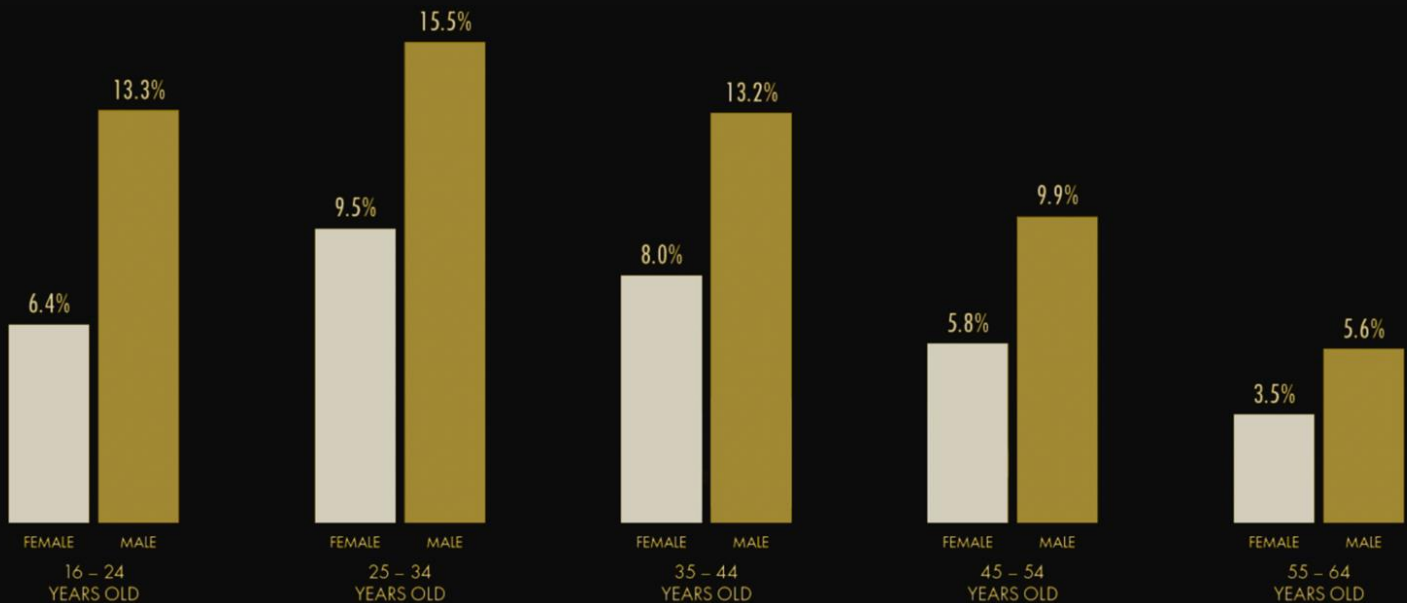
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The overall growth in crypto ownership coupled with the passage of time, the age cohort from 16 – 44 will become an increasing important segment of your customer base.

As a first mover in the space, establish brand presence and loyalty with a cohort of consumers who will be around on average for 50 years.

## Ownership of cryptocurrency: January 2022

Percentage of internet users who own some form of cryptocurrency

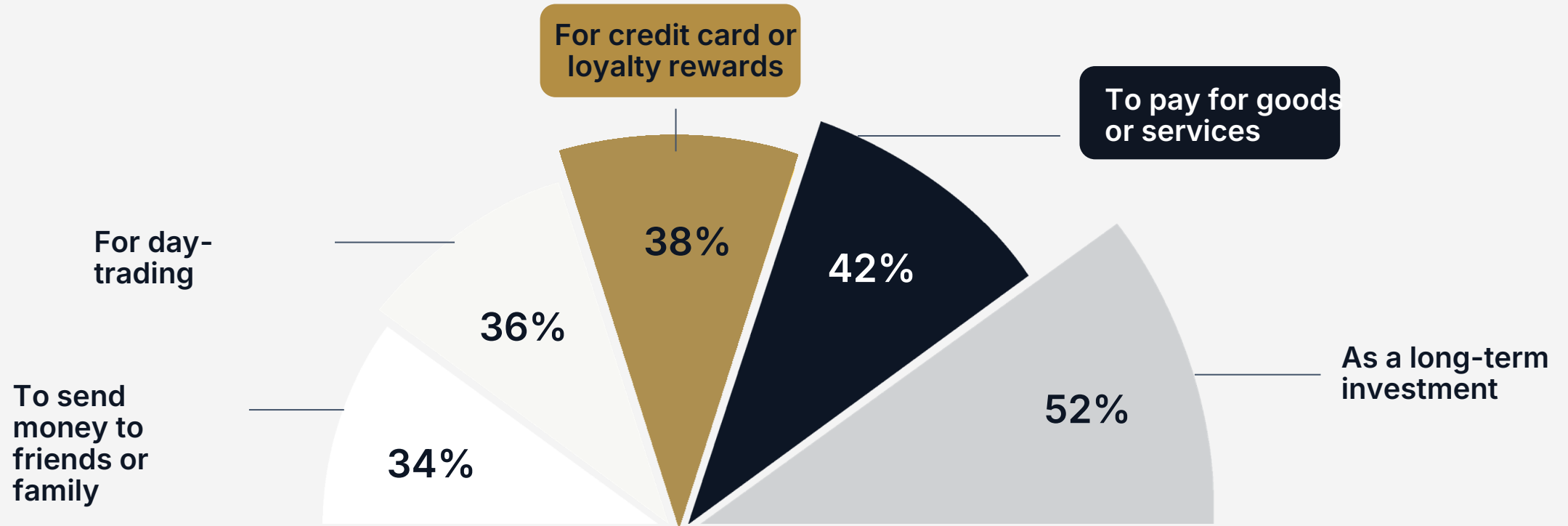


SOURCE: GWI (Q3 2021)



# TRANSACTION GROWTH

Top 5 reasons respondents are interested in using crypto\*



"The widespread adoption of crypto may have a flywheel effect with 40% of respondents saying they would be encouraged to invest more in crypto if more merchants accepted crypto payments."

Data From Paxos March 2023<sup>5</sup>

# MERCHANT ADOPTION

Perception amongst merchants is changing.

A 2022 study<sup>6</sup> by Deloitte found that 85% of surveyed merchants expect that digital currency payments will be ubiquitous among suppliers in their industry in five years.

