



Bisceglie,
september '18

Powered by **PayDo**

Why do we need Plick?



Cash

- Do you still use cash?



SCT

- Need to know the IBAN
- Non-instant result of operation



Cheque

- Uncomfortable for users
- Expensive for banks and merchants
- Subject to scams



SCT Inst

- Need to know the IBAN
- Amount limits of €15.000
- Can't pay everyone



Cards

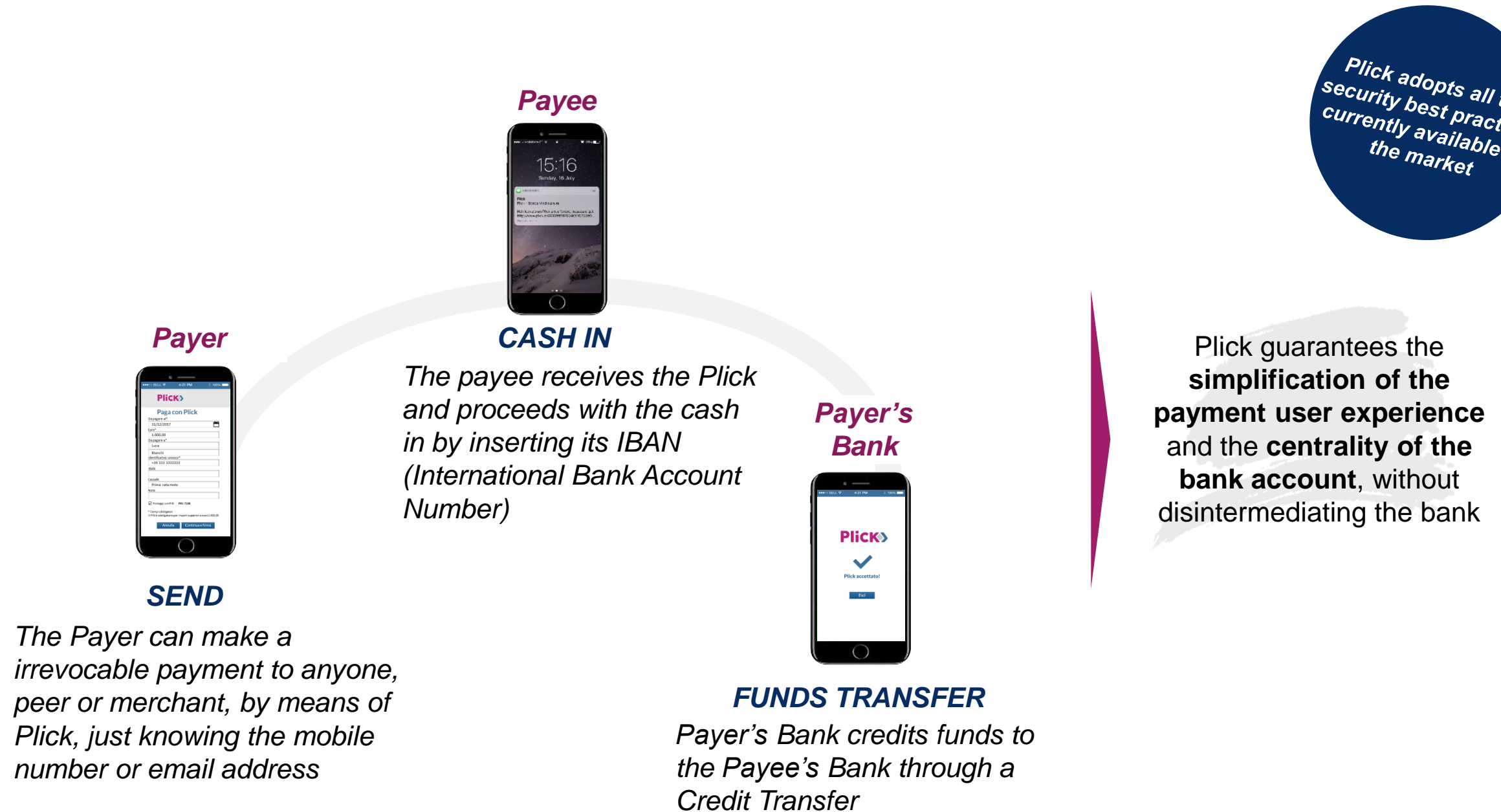
- Plafond limits
- Can't pay everyone



Other e-Payment

- Need to download a new app
- Need to open a new account
- Small amount limits

Plick: the innovative solution



Plick: the main feature



Service feature

- Plick is a payment system that works **directly from bank account to bank account**
- Plick is **API based**, so it is easy to integrate in bank platforms and in other corporate platforms
- Plick is **ready to be integrated in every SEPA bank** and is already available for every payee in SEPA area



Payer advantages

- **No need** to know payee **IBAN**
- Can **pay everyone** in Europe (SEPA area) without plafond limits directly from his bank app
- Can make a **future payment**



Payee advantages

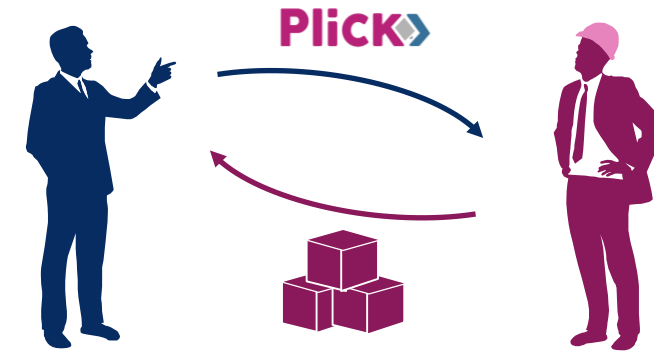
- **No need registration** to third party services to cash-in
- Plick is **irrevocable**: the payer can not cancel the payment
- **Instantaneous outcome** at the payment date

Some examples of how Plick can be used both for retail and business payments

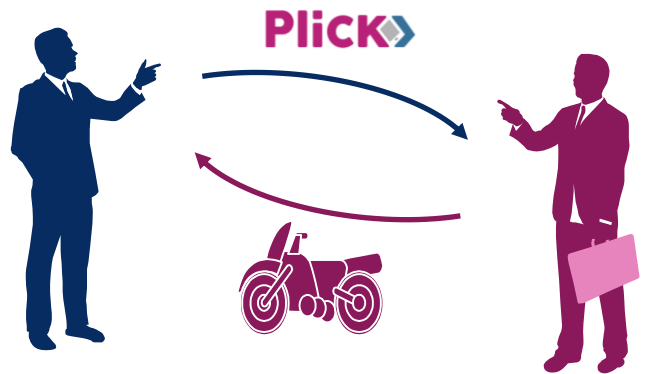
1 Settlement of advanced payment



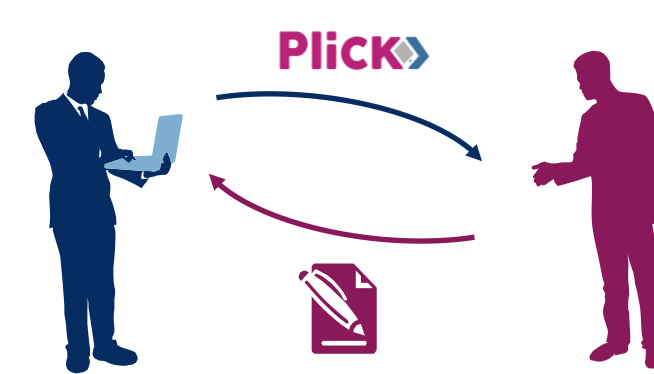
2 Deferred payment to supplier



3 Goods purchase from merchant



4 Insurance policy reimbursement



Business model

Start up cost

Covers implementation project and start up support

***Transaction
fee***

Volum based fees

***Annual
subscription***

Includs maintenance, an Italian call center and all the evolutions of the platform

Projections



38 *Partner Banks in 5
years*



50 *mls of transactions*



**Expansion to European
Banks**

Results



Less than one year to develop the technology platform



Six months of platform testing in production environment with the pilot Bank



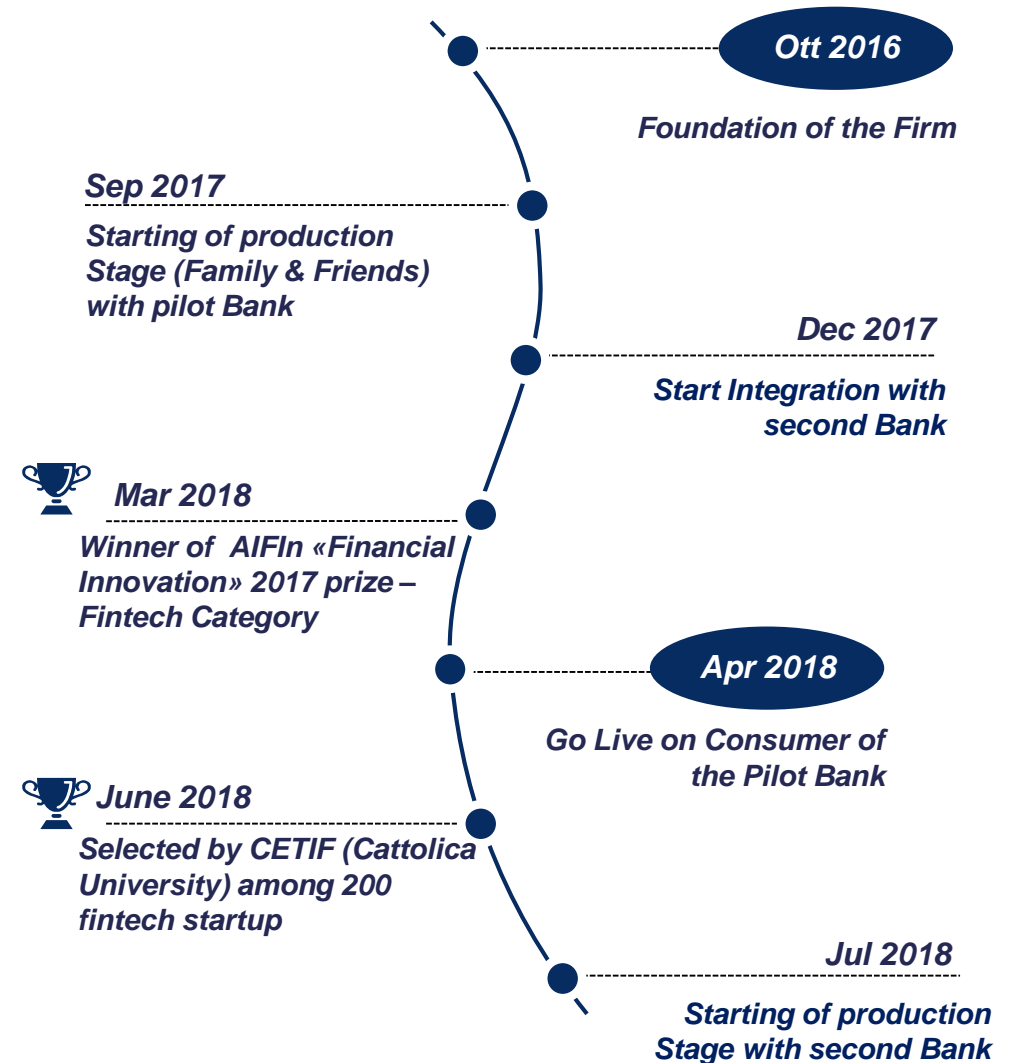
The platform is now available for 1.2 million clients of our first Partner Bank



Go live with a second Bank



Ongoing business relations with more than 10 Banks



Team

Our managing Team



**Donato
Vadruccio**

Founder - CEO

donato.vadruccio@plick.eu

Tel. +39 348 5214444



**Paolo
Zanni**

COO

paolo.zanni@plick.eu

Tel. +39 393 4183212



**Fabio
Chiurazzi**

Head of Product Development

fabio.chiurazzi@plick.eu

Tel. +39 335 8788110

The company is composed by financial managers

***Thank you for the
attention***