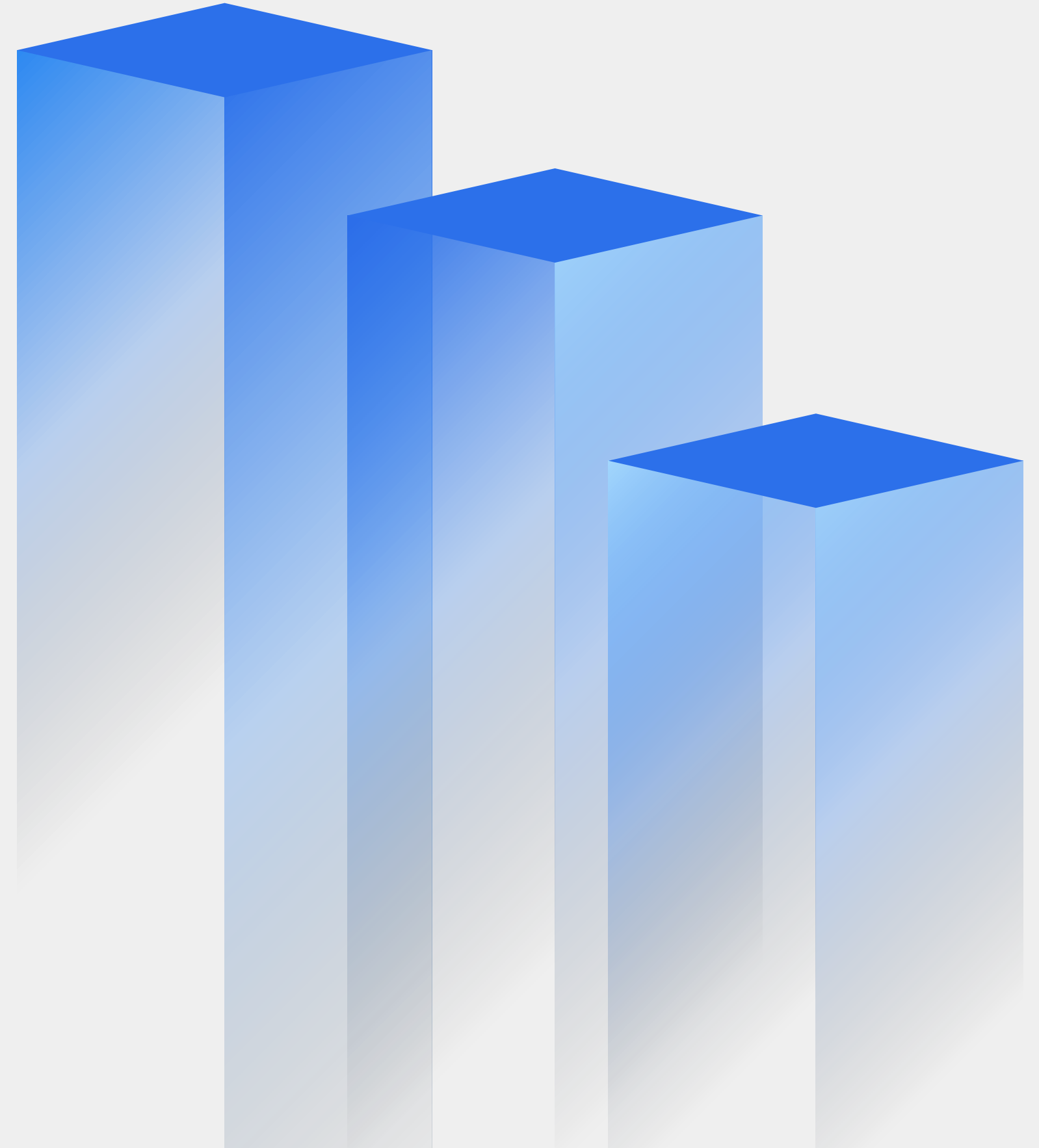


# PAYS Solutions

The Trusted Fintech  
Partner for Real Estate  
Developers in the UAE

Seamless, Secure, and Scalable Fintech Solutions by Pays



## 1. Payment Delays from International Buyers

- **Fact:** Over **30%** of real estate buyers in Dubai in **2024** were foreign nationals. In addition large percentage of local RE transactions are made via grey area crypto exchanges.
- **Problem:** Payments often take **many** business days due to **SWIFT** delays, **FX** verifications, or **AML** freezes.
- **Problem:** extensive paper work from banks.
- **Risk:** Sales **drop**, client satisfaction **drops**, cash flow **delayed**.

## 2. High Transaction & FX Costs

- **Fact:** Average **FX** and banking fees can cost from **4 to 8%** or even more of each transaction, especially with buyers from Africa, CIS, or Southeast Asia.
- **Problem:** Developers **lose** sales because of complication or must **pass cost** to clients. **Limited** payment methods **frustrate** high-net-worth clients

## 3. Vendor & Contractor Budget Control Is Manual & Risky

- **Fact:** Over **20%** of project cost leaks come from budget misallocation and **late** contractor payments.
- **Problem:** **Missed** timelines, **misused** funds, no accountability.
- **Problem:** whether you are **doing collections**, issuing invoices for clients or contractors, there is usually huge cost and delays involved because of human error.

## 4. Global Clients Want Better UX

- **Fact:** Real estate buyers now expect a seamless, easy, intuitive **process** — from booking to transfer.
- **Problem:** Developers still rely on **PDF** invoices, international bank forms, **external approval** chains, costly and blown out financial and collection departments.

## 5. Expanding Teams = Financial Fragmentation

- **Fact:** Many developers now **hire** cross-border architects, engineers, and freelancers.
- **Problem:** Payroll compliance, currency conversion, taxes, and contracts are **costly** and **complex**.

### Pays Solution:

- **Instant** cross-border payments via stable-coins and easy wallet upload **450+** methods (**Apple Pay**, **wallets**, **bank cards**, **crypto**).
- Regulatory-compliant from Day **1** (**KYC/AML** integrated).
- **No** intermediaries = **no** frozen funds or unexplained blocks.

### Pays Solution:

- **Low** fees and real-time exchange rate settlement using blockchain-backed **stable-coins**.
- Over **180** currencies supported.
- **Instant** settlement, **no** FX surprises.

### Pays Solution:

- Collections are super easy, with **white label Pays'** solution.
- Issue **smart contracts** to vendors/subcontractors with spending limits, currency locks, and audit trails.
- Track every transaction in **real time on-chain**.
- **No** need for middle accounting platforms.

### Pays Solution:

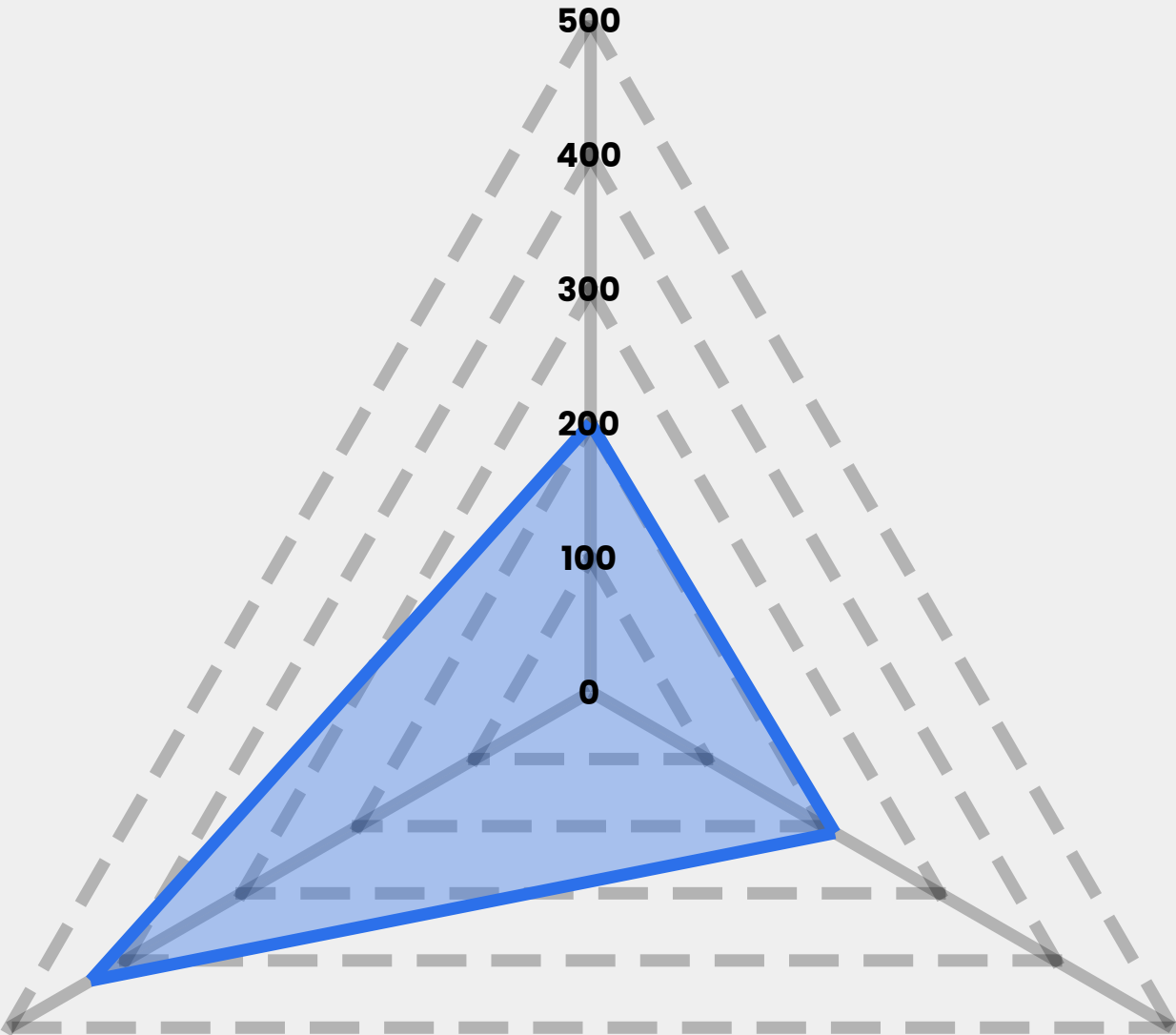
- **Fully branded**, white-label payment portal for your clients
- Built-in **AML/KYC** onboarding — **no friction**
- Accept payments in seconds — **globally**.

### Pays Solution:

- **Blockchain-secured** employment contracts
- Access to credit scores for contractors via **Pays' ecosystem**
- Salary disbursements in **local** or digital currencies
- Optional **wallet-linked** debit cards for employees and subcontractors

# BUSINESS BENEFITS

Feature	Pays Advantage
Transaction Time	Instant
Compliance	Built-in KYC/AML, globally accepted
Payment Options	450+ options in 180 currencies
Cost Savings	Low fees, no intermediaries
Platform Control	White-label, fully branded
Market Reach	Global-ready – no licensing barriers
Vendor Management	Smart contracts + payment automation
Workforce Financial Access	Credit, contracts, and loyalty benefits on-chain



# WHY PAYS CAN DELIVER WHAT OTHERS CANNOT

## Self-Custodial & Regulation-Friendly

- **No** need for local licensing: Pays does **not hold** user funds.
- Fastest path to market **without** regulatory **delays**.

## Proven Technology

- Based on **blockchain smart contracts** — every payment, contract, and settlement is traceable and tamper-proof.
- Integrated **stable-coin** infrastructure ensures **no volatility**.
- The first to create and implement full financial solution via **WEB3 technology — super safe**

## Plug-and-Play Integration

- **White-label** for your brand. 3 different ways of integration: web view, SDK or full custom.
- Start accepting international payments immediately — **no** technical team required.

## Global Product, Built for UAE

- Dubai-based, **DIFC**-registered company.
- Team has executed fintech rollouts for **Lulu, Santander, Google, SAP, Vodafone, and Microsoft**.

# THE NEW REALITY AND CHALLENGES FOR UAE DEVELOPERS

*“Your clients come from everywhere — but payments are the bottleneck.”*

*“Crypto payments are rising — but compliance is missing.”*

*“Chasing payments instead of building or selling.”*

*“It’s no longer just a problem — it’s a growth barrier.”*

*“Manual invoices = errors, client delays, bank rejections.”*

*“Disconnected departments. Disjoined data. Delayed payments.”*



# LET'S BUILD THE FUTURE OF REAL ESTATE PAYMENTS

**START TODAY.  
SCALE TOMORROW.**



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