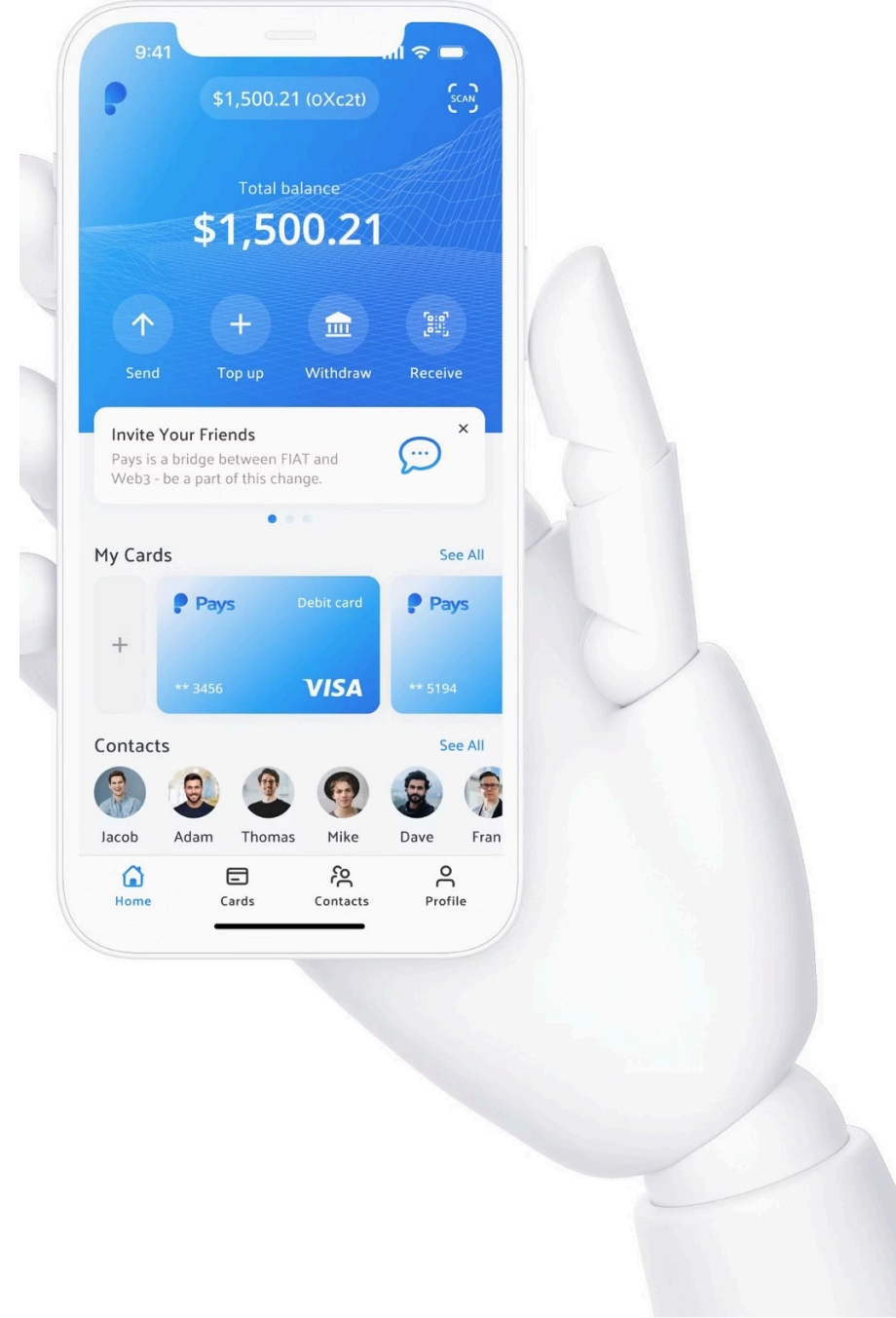


Pays : Turn Your Users Into Banking Customers

Monetise. Empower. Expand.

**With Pays, you can add a full financial layer to your app –
without licenses, without friction.**

Built for chat, social, telco, and wallet super-apps.



Why It Matters



Mobile-First Markets

2B+ people lack access to stable global finance



Massive Flows

\$800B+ remittance flows yearly



Growing Demand

Local demand for USD/stablecoin-based wallets is exploding



Shifting Trust

Trust is shifting from banks to apps people already use: you

You have the users. We bring the engine.

What You Get with Pays



Pays is a wallet and savings platform – designed for everyday users in emerging markets.

Stablecoin Wallet
USDC, multi-chain

Payout Cards
Visa/Mastercard network

Airtime, Prepaid, Subscriptions

Cash-In / Cash-Out
100+ countries

Built-in KYC & Compliance Engine

Savings-first approach
Users can store value in digital dollars (USDC), safely and instantly



3 easy ways to Integrate

SDK

Embed Pays wallet natively in your app

WebView

Zero-code launch in < 24h

White-Label App

Branded wallet experience, fully managed

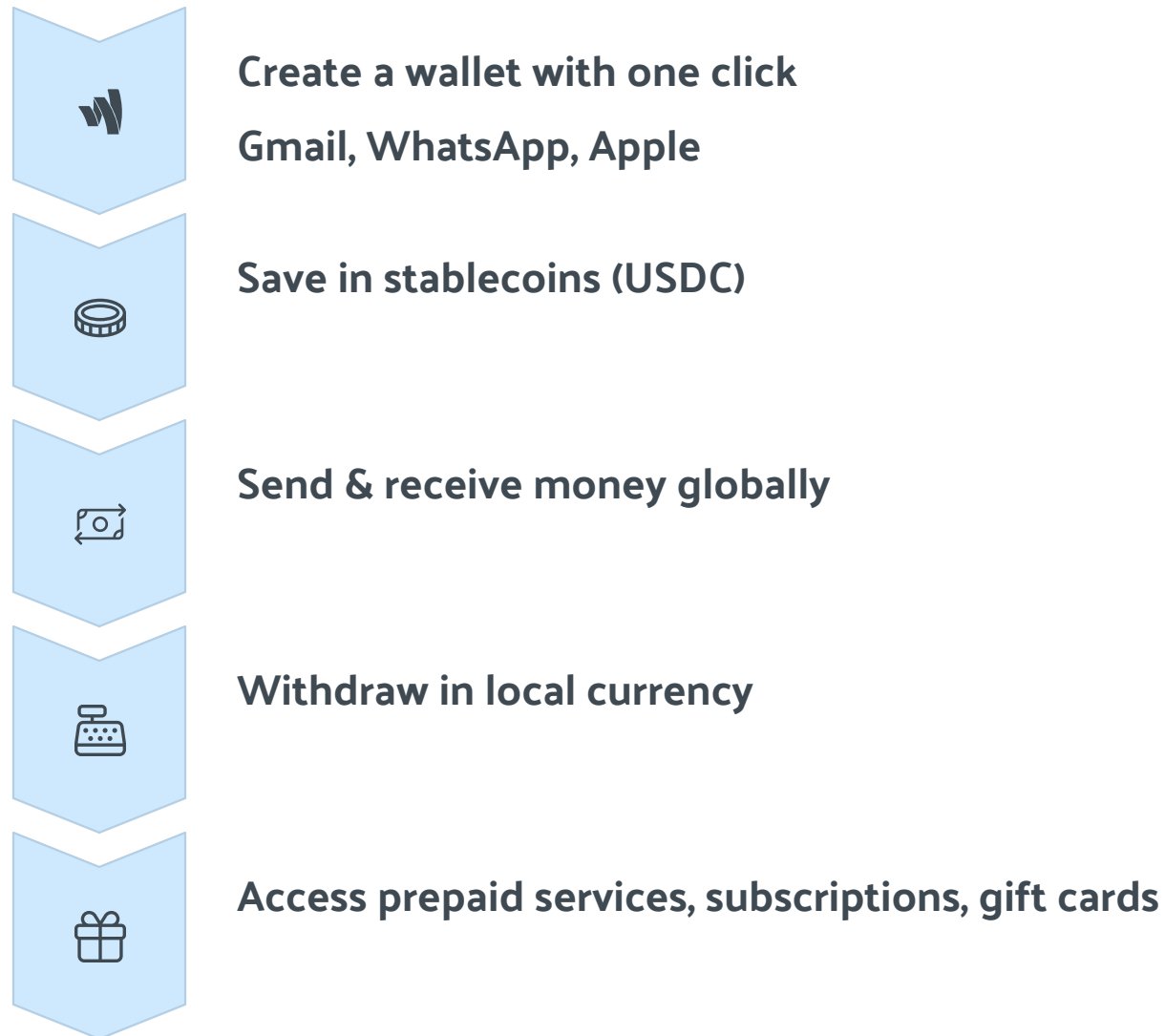
No licensing needed. No compliance burden on your side.

Monetization from Day One



Pays becomes your embedded financial engine.

Instant Value for Your Users

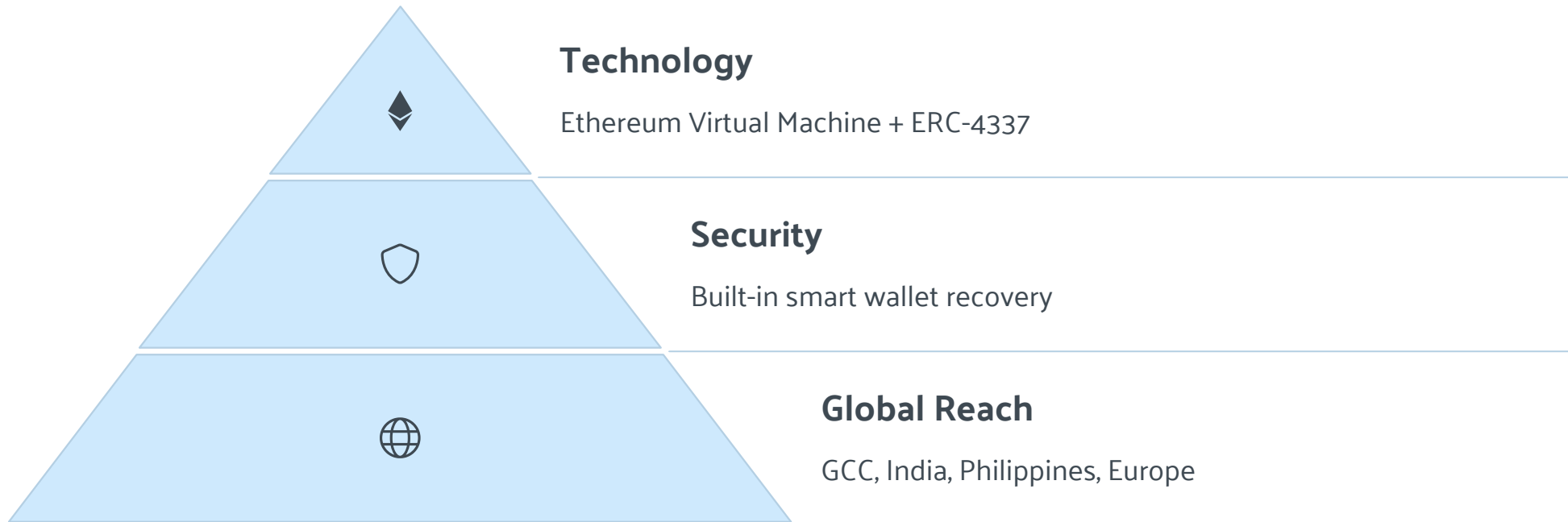


Soon launching:

- Lending protocol – borrow directly from wallet
- Investment protocol – access yield-bearing assets
- Staking protocol – earn passive income on savings

Pays helps users not only move money – but grow it.

Already Live. Already Scaling.



Onboarded into Google for Africa Accelerator

Backed and integrated by :

- M2 Exchange (UAE Government-affiliated)
- Circle (partnered with BlackRock)
- Lulu (India Subcontinent payouts & access)
- Google Pay, Apple Pay, Revolut, SEPA, Local banks & wallets

The infrastructure is ready. The market is waiting.

Let's Launch It Together



Go live in days



Add massive value for your users



Generate new revenue streams

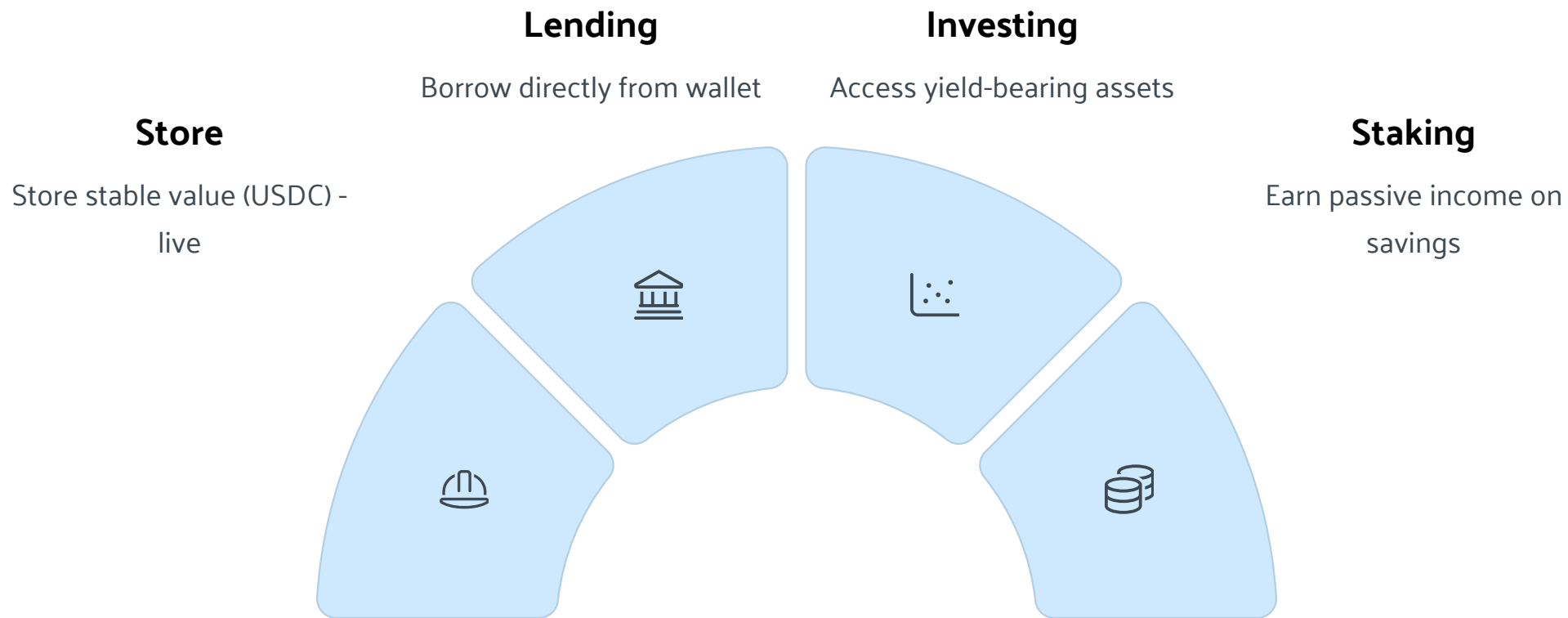


Stay compliant without new licenses

Pays x [Your App] = Financial Super-App

Book a demo. Let's build.

Pays roadmap – Beyond a Wallet



From access to empowerment.

Today users can store safely their money in stable coins without banks.

In 2025 we launch new products within the app.

All integrated in a single self-custodial experience.

Pays becomes a financial engine, not just a tool.

The Team Behind Pays



Filip Bloch

Serial entrepreneur, 7-figure exit with WorkTrips (clients incl. Google, SAP, Vodafone), fintech visionary behind Pays



Adam Larsson

Tech visionary, blockchain & AI architect for Santander, Amazon, global crypto-native leader



Michał Kramarz

19 years at Google, Head of Startups & Innovation (Europe), expert in product scaling and fintech ecosystems

We're not just building tech. We've done it before – at scale.



Rafał Kittel

19 years at Paysafe, Country Manager, one of the first employees, fintech expert in emerging markets



Karol Rosada

MMA Champions coach and mentor. Deep market access to decision makers across GCC, Africa, Europe



Adam Jenkins

Institutional finance veteran, ex-banker and fund manager with cross-border compliance expertise

Execution power. Market access. Strategic depth.

Contact

1

Founder & CEO

Filip Bloch



Location

UAE



Phone

[+971 585 69 4466](tel:+971585694466)



Email

filip@pays.solutions



Website

www.pays.solutions



LinkedIn

linkedin.com/in/filipbloch

Let's build something global.