

CyrexPay

Company Presentation

Jun. 2020

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OVER A DECADE EXPERIENCE IN PAYMENT SERVICE

Established in 2014, Cyrexpays has been a reliable, operating partner as a trustful payment service provider.

We made our first step on business as PSP, offering payment system to Japanese market which was rising with Korean Wave influence. After we had successfully accomplished to deliver the system to Japan, we have turned ourselves into one of the few first-generation corporate leaders in global payment business in Korea.

With our highly developed programming skills, we have been carrying and promoting our own service as customized solution (Custom case-building platform system) based on a specific customer requirements. Since Cyrexpays's inception, our team has been working in full force to take effect on our mission and vision, which is to innovate in global payment service, bringing higher value of life, and to achieve it eventually. We are always ready to respond to our customer's needs promptly and reproduce them through our own technologies.

We are moving to our company's next goal, which is to embrace diverse payment methods in a single overall payment platform. Cyrexpays shall continue to improve our exceptional technologies and customized assistance to our existing and future customers.

About Us

	HQ(Republic of Korea)	Subsidiary(Singapore)
Name	CYREXPAY CO., LTD.	CYREXPAY PTE LTD
Establishment	August 2014	October 2019
Capital	3,000,000,000 Won (KRW)	20,000 Singapore Dollar (SGD)
Location	7F, 14, Teheran-ro 77-gil, Gangnam-gu, Seoul	1 RAFFLES PLACE #44-01A, ONE RAFFLES PLACE TOWER ONE, SINGAPORE 048616
Industry	Transaction/Payment processing services	
	Publishing of other software/applications (non-games)	
Main Services	KRW Acquiring PG Solution, Multi-Currency Acquiring (MCA), Alternative Payment (Global Basis), Consulting on Payment Platform	
Website	https://www.cyrexpays.com	
Security Standards	PCI DSS Level 3.2.1	

General Information

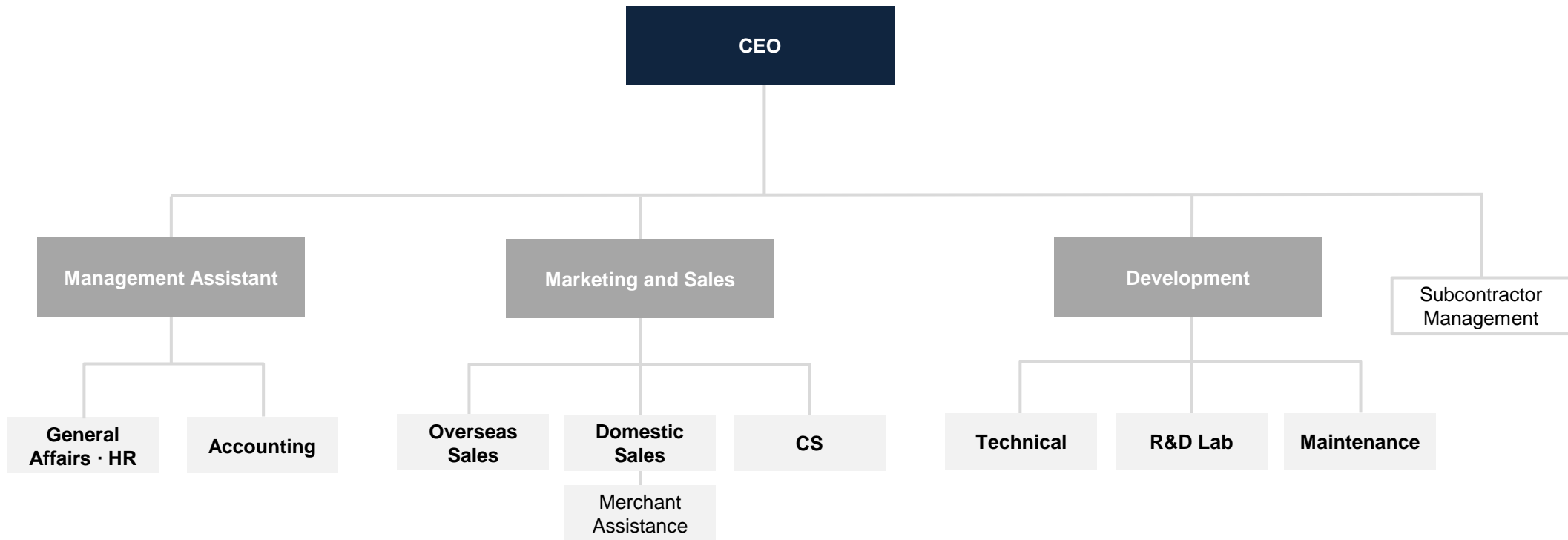
Company overview



General
Information

History

Competence



**2018
- Present**

Operating Platform Payment & Resume Global Payment Service

- License acquisition on Foreign Exchange (Ministry of Economy and Finance Issued, No 2019-53, '19-Sep-17)
- PCI DSS 3.2.1 Acquisition
- Resume MCA Service

2017

Acquire Competencies in PG Service

- Concluded an PG service agreement with Korea Financial Telecommunications & Clearings Institute(KFTC)
- Selected as the 4th 1Q Lab member of KEB Hana Bank
- Contracted with domestic major card companies (KB/BC/SAMSUNG/NH/SHINHAN/LOTTE/HANA/HYUNDAI)
- Signed on MOU with MoneyGram – LOTTE PS Net for Global Remittance Service

2016

PG License Acquisition & Expanding Business Area

- License acquisition on Electronic Financial Transactions - Payment Gateway (PG) (Financial Services Commission, No 02-004-00092, '16-Feb-04)
- Partner Contract with PayPal
- Developing Cyrexpays own payment APP

**2014
- 2015**

Inception & Securing Internal · External Infrastructure

- Established on August 2014
- Launched MCA Service
- Set up branch in Australia and UK
- Contract with Global PSPs (Payment Service Provider) in Germany, Japan, Republic of South Africa, Hong Kong and Singapore
- Registered as Venture Business

Our experience as the first generation of a global payment field and outstanding expertise in e-payment industry can be described as we are well-prepared to provide our customers with an excellent and efficient payment service, being tailored to each need from them.

Core Competence

Offering Customized Payment Solution

- Our payment solution which is qualified itself for customized system, and global PG experience as the first generation in global market will be a steppingstone for the next big push.

- Cyrexpay offers self-developed software solution to our customers. This helps us to manage each system more intensively and keep it from any risk issues.

Exceptional Software Development Technologies



Experience in Global PG & MCA



Main Performance

The first generation of a global payment field

Supplying payment solution itself to Japanese company

Build up Internal · External Firm-banking system

Supplying to over 30 companies in insurance and card businesses

E-Finance solution development and operation

Operating internal PG system and prepaid payment method

PG Customizing Service

Offering customized online PG system

Development & Operation on total payment platform

Payment platform for e-Wallet, restaurant reservation, delivery service

MCA, Alternative Payment

Global payment business

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Vision & Mission

Business Plan



OUR VISION

FOCUS

We set development focus on
usable payment
regardless of time, place, and user

CREAT

We create an innovation
to be a world-leading company
in the global payment market

TRUST

We are a trustful business partner
based on mutual trust, and caring
partners' opinion

FRONTIER



Expanding business through a
partnership & service
collaboration with diverse
companies in payment field to
build up more advanced payment
platforms

PIONEER



Not only focusing on what users'
needs are, but on how we can
offer more beyond our services'
value as well. We push our
business performance to new
heights, setting off a new wave of
value creation.

GLOBAL



Continuing cooperation with our
global partners to explore new
business and opportunities.

CONVERGENCE & INTEGRATION



Focusing on configuring a payment
platform which can be implemented
without any restriction on diverse
interfaces.

Vision & Mission

Business Plan

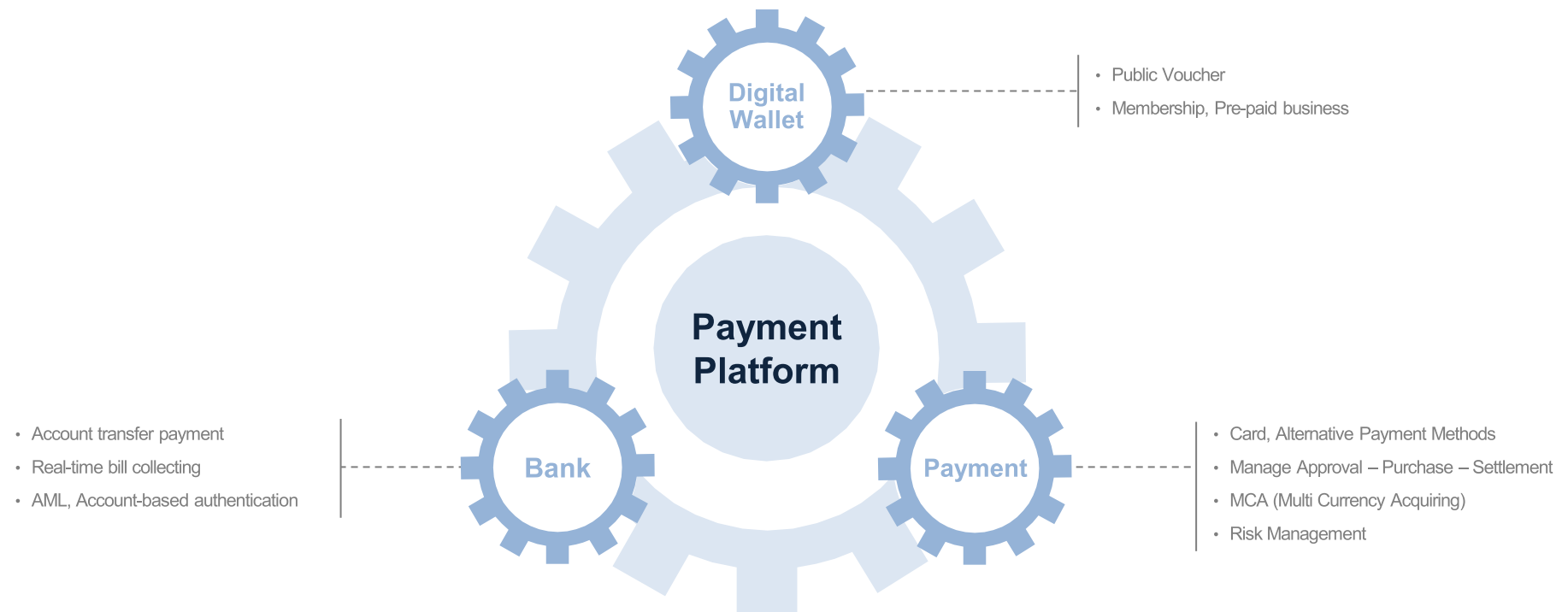


OUR MISSION

Integrate platform for overall payment methods

Our mission is to provide diverse payment methods over one-single payment platform.

We are moving toward our mission – build an integrated payment platform – to generate greater synergy in payment industry and respond to market requirements as a professional payment service provider.



Our Services - Overview

Business Plan



We support SIMPLE, EASY and DIVERSE payment solution.

DOMESTIC		GLOBAL		
C3PAY	PAY2ME	Global Card Acquiring	Alternative Payment	Multi Currency Acquiring
<ul style="list-style-type: none">• Card payment service• Covering K-local cards only• Payment available via WEB / APP / API Integration	<ul style="list-style-type: none">• Simple payment service (Application)• Payment over link / QR	<ul style="list-style-type: none">• Support Global Card MID issuing• Mediate VOC• Manage Chargeback	<ul style="list-style-type: none">• Diverse alternative payment methods from worldwide• Customer can make payment without card if the one has an account in supported alternative payment methods service	<ul style="list-style-type: none">• Sell goods and services priced in various currencies, and receive funds settlement in their original sale currency• Reduces shopper disputes over exchange rates

Our Services - Domestic

Business Plan

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C3PAY

- K-local card acquiring service

EASY PAYMENT



CONVENIENT MANAGE

Easily,

Get payment and check transactions in real time via application

Conveniently,

Manage sales via admin system with a private account

Just a one-single contract with Cyrexpay helps to acquire all credit/debit card issued by Republic of Korea's major card companies.



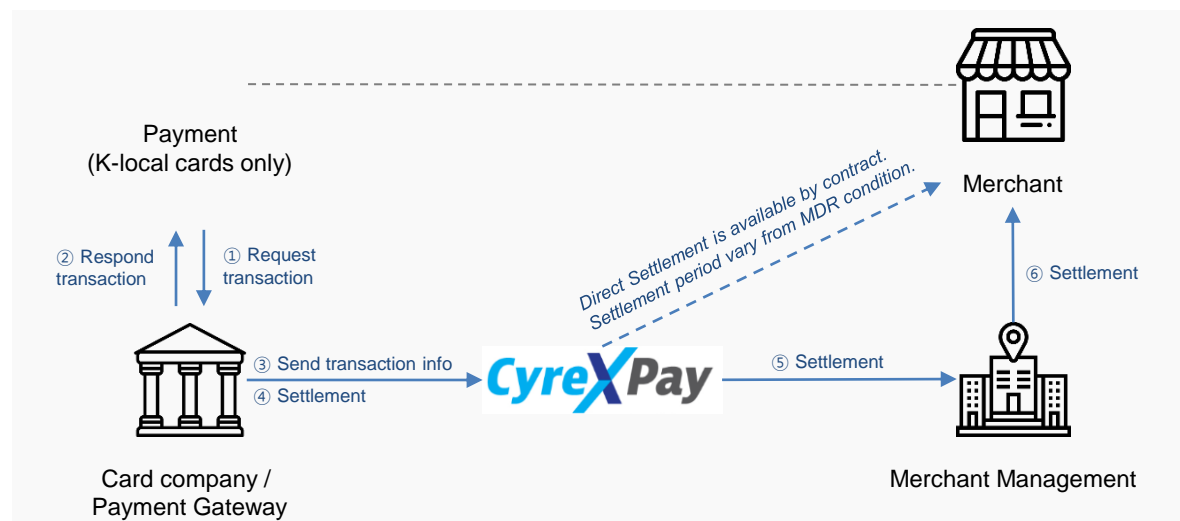
No need to contract with
Card companies each

Customize payment solution

Contact our support team to customize your own payment solution. In accordance with your business type and device preferences, we will suggest the best payment solution to you.

We offer an administration system for each our customers. It helps to check sales flow of business and each transaction detail from approval, cancel, refund to settlement in real time.

Check sales figures
in real time



PAY2ME

New Paradigm of Payment Application

PURPOSE



- Easier payment process for everyone beyond a payment between seller and buyer



STRATEGY

- Integrate diverse payment methods (credit/debit card, account transfer, virtual account, alternative payment and PAY2ME cash)
- Pay over the link transferred as QR, SMS or text

Login
Access right granted to
a Merchant after contract

Main
Summary view of
the transaction amounts

Get Payment
Item and purchaser
information required

Select the payment sending methods
Send payment in various ways

Our Services - Global

Business Plan

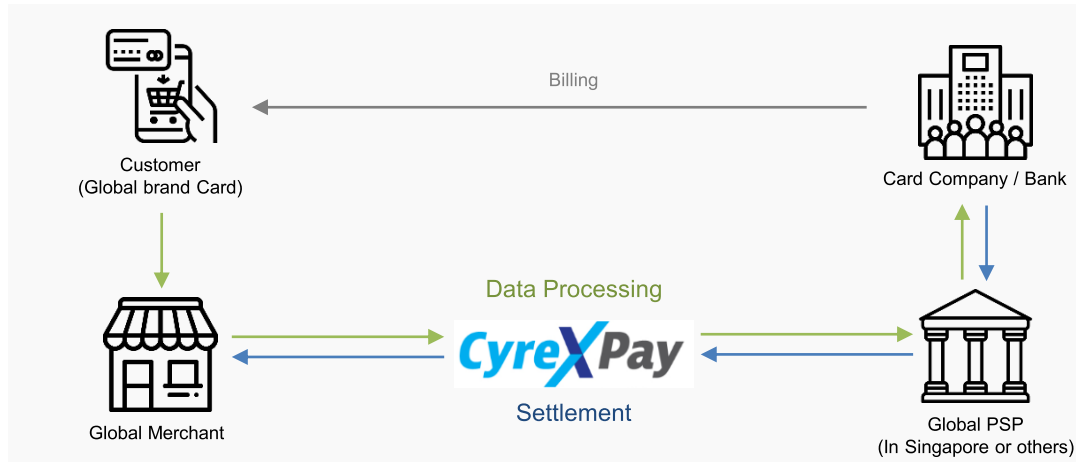
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Global Card Acquiring

Cyrexpay Global Card Acquiring service
helps merchants to accept payment over global brand cards.



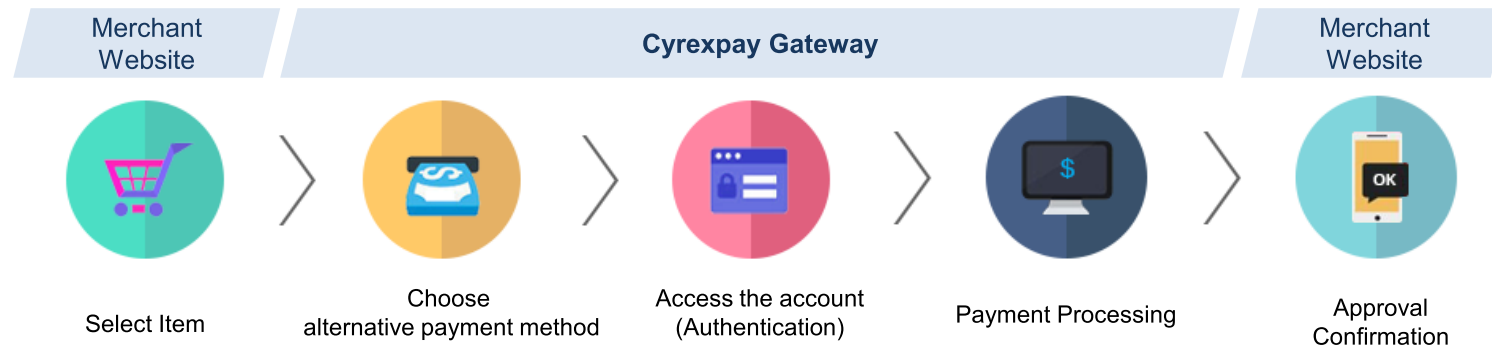
- Settlement period vary from MDR condition
- Optional approval and settlement currencies are suggested
- Mediate the dispute (Chargeback management)



Alternative Payment

Get instant approval of each countries' alternative payment methods in one page.
Let customers from world-wide select their easiest alternative payment method when they buy!

(Planning)



Our Services - Global

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Multi Currency Acquiring (MCA)

Remove the F/X rate risk by using MCA service for card payment!

Help purchasers to have the certainty of the payment amount on their purchasing.

Help sellers not to feel burdened with F/X fluctuation on their sales.

- MCA (Multi Currency Acquiring) enables a merchant display goods and services priced in various currencies and receive funds settlement in their original sale currency.
- Merchant receives settlement with same currency as its amount at point of sale, and the same amount paid at the point of sale will be charged to the customer without any changes.



**pending*

CyrexPay guarantees the greatest possible penetration of its payment services to the world beyond Korea.

Competitiveness

Customized Solution Development

Compete on customized service through 1:1 business consulting and offering the best payment solution on sales management

Global Payment Business Experience

Throughout the ages of Global Payment, we have been developing and offering competitive PG service and solution to overseas

Stable Sales Network

Securing an exclusive contract with enterprise and government agency to expand a stable sales network



Direction

Overall Payment Platform

Expanding a stable sales network and cultivating overall payment platform through customizing each merchant payment solution tactically

Domestic | Targeting Niche Market

CyrexPay

Secure Blue Ocean Market | Overseas

Global Payment Business

Constructing the optimal portfolio focusing on Blue Ocean payment market; business on MCA & Alternative payment service

Future Plans

Business Plan



Global Partnership

Through partnership with various global PSP companies,
Cyrexpai has brought an overall payment solution which is stable, wider coverage in global market.

- Focusing on stable payment acquiring on services.
- Securing diverse payment methods to cover potential global customers who want to buy Korean products and services.





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