



The demand for Apps and online services like Zapaygo provides, is growing exponentially due to their benefits being highlighted by the current climate.

The Zapaygo App allows consumers to pre-order & pay at F & B venues, to collect or have delivered, improving the customers experience, increase revenues and efficiencies for venues. Company differentiators are signed contracts, launch opportunities that will allow mass adoption of Zapaygo and a focus on being “the” single sign on pre-order App for all venues.



Index

Executive Summary, the Problems and the Solutions	3
Background to the Market	8
The Opportunity	10
Business Description	12
Zapaygo Technology and Security	18
Pipeline and Roll Out	22
Directors and Employees	28
Funding and Use of Funds	32
Financial Executive Summary	33
Shareholder Structure	37
Corporate Governance	38
Additional Information	39

Executive Summary

The Current Situation

A significant number of businesses in the UK that could use Zapaygo are currently closed, in particular sports and concert arenas. While this may seem far from ideal, it actually offers an opportunity for a large number of management teams to use the downtime for planning future business model enhancements and changes. Businesses will be looking to maximise revenues and improve efficiency. This can all be achieved with Zapaygo whilst also mitigating the risk of spreading communicable diseases. No need to touch money, cards, receipts, ATM keypads, card machine keypads and generally spend less time in public places waiting and queueing.

Big Data

Zapaygo is not a payments company, it is a marketing, big data business that will work with all payment service providers to ensure there are no restrictions to grow. As long as a consumer begins an ordering journey via the Zapaygo App, the consumer can check out by whatever means they prefer. Zapaygo will also provide food deliveries.

Contracts

Zapaygo has exclusive contracts, that combined, already have over 1m weekly transactions within their existing businesses. Each of the 1m weekly transactions will be an opportunity to convert consumers into Zapaygo users. There are also millions of annual opportunities to gain Zapaygo users from 30,000 independent venues via one other single EPOS deal. Collectively the management team have routes to thousands of venues.

EPOS Companies and Food & Beverage Chains Developing a Similar Application

Some EPOS companies and a growing number of Food & Beverage chains do offer versions of pre-order and pre-pay applications, thus already educating customers and staff alike and most EPOS systems are already configured to accept multiple wallet types. However, there is a gap in the sports, music and events industries, and the existing software is specific to individual businesses or integrated to singular platforms. Zapaygo will be agnostic to platforms, consumer-driven and relevant to all venue types.

Technology

Technology that is robust, scalable, tested and ready to roll out, fully supported by leading technology partners and service providers.

Team

Zapaygo has assembled a multi-skilled, success-driven senior team with the experience across all the Zapaygo touchpoints and revenue streams to execute successful delivery of the business plan.

Finally

Right product, all the positives above, and most importantly, the right time. Zapaygo is ready to be rolled out now, and at pace. There is no global, single go to App for pre-ordering. With all Zapaygo's opportunities at hand, including being integrated into over 60% of the UK's sports and concert arenas EPOS systems, ready to go live, **Zapaygo is best placed to be the "Go-To" pre-order app in the UK, then the world is our oyster.**

The Problems

1. Ineffective order and payment systems

It is estimated that consumers in big cities spend the equivalent of 7 working days per year ordering, paying and queuing. Most people who purchase morning coffees, lunchtime meals and evening food and drink, or have visited sporting and leisure venues, pubs and restaurants will have experienced the frustration and disruption of queues while waiting for refreshments, particularly at periods of high demand.

The cause is often that venues struggle to employ the optimum number of staff to balance between catering for peak periods and times of high volatility of demand whilst maintaining a commercially viable business model.

2. The inconsistent delivery service offered by cafés, pubs & restaurants

The impact of the current situation on individuals, and food and drink related businesses, is already enormous and will become more critical in the coming weeks and months. In fact, it is likely to change the way these businesses operate in the

future. Whilst many venues have been forced to close their doors to in-house business, some still have the ability to prepare meals or provide drinks for the local community. In many cases one of the key barriers is having an efficient ordering, payment and delivery service.

3. Inflexible brand loyalty cards

Whilst the majority of UK adults use some type of loyalty card (or have multiple loyalty cards), most until now are unable to use their cards for leisure activities such as visiting sporting events, concerts or restaurants.

Some larger chains such as Wetherspoon's have introduced their own loyalty cards as Apps which enable customers to order and pay at Weatherspoon's pubs. Consumers are now faced with the prospect of having to retain a bewildering number of ordering and payment Apps for each merchant or venue, each App only being relevant to a single provider. The Weatherspoon's App has over 2m downloads within one year, 3% of the UK population, one pub chain.

Today when you consider the range of discounts, vouchers, promotions, 2 for 1, loyalty that you have, it is overwhelming and so much information that you do not take advantage of these. Who can keep track of what it is, when and what day? What if all of this could be simplified, helping those seek out more from the discounts, and letting your "away from home" wealth go further.

The Solutions

Zapaygo has developed technology which can be downloaded as an App and is specifically designed to make ordering and transactions easier for consumers and more efficient for merchants. In addition, the app opens up the opportunity for those in the catering trade to reach a broader customer base via an efficient home delivery service. This is particularly important given the current problems posed by the current situation.

The App will be one of the first of its kind that can be used by consumers to order and pay via various payment methods across multiple venues in the sports, leisure and hospitality sectors as well as café's, restaurants and pubs.

The Company aims to become the market-leading mobile pre-ordering platform for the industry that:

- Works across multiple venues, and across multiple brands
- Enables venues to introduce intuitive marketing
- Provide brands with in-depth data on user's behaviours and trends not available from cash and card payments
- Enables coffee shops, pubs and restaurants to grow sales, improve efficiency and broaden their customer base

Roll Out

The Company is ready to fully commercialise Zapaygo, and has a pipeline of potential venue customers, users and multipliers including a long-term contract with one of Europe's largest and most well-known leisure, sporting & entertainment venues, here in the UK.

Benefits Highlighted by the Current Situation

The Management team believe that the Zapaygo delivery App offers particular benefits that are currently very relevant because of the current pandemic:

- Less personal contact
- No touching credit card keypads
- No touching ATM keypads
- No touching money
- No touching receipts
- No touching and passing of credit cards (where applicable)
- Order to be delivered quickly and efficiently to tables, homes or workplaces, less time in public spaces
- Order to be collected when ready, cutting out intermediaries
- Reduces time spent in public spaces
- Zapaygo also has Uber-Like delivery software available with terms agreed to allow delivery to homes and workplaces. We also have the option to work with third

party on-demand delivery companies

- Ability to link with around 100 international POS companies generating new revenue streams for cafés, restaurants and pubs

Project Funding

The Company has raised a number of tranches of capital to support the development of Zapaygo technology over recent years. In field tests this has shown that the App has the versatility and ease of use from coffees, bars, to bingo halls and restaurants. In 2019, it underwent extensive review and certification (e.g. PCI DSS, GDPR) to meet the demanding needs of large enterprise organisations.

A new tranche of funding will be raised and allocated to deploying and operationalising the system, and launching a world leading approach to simplifying promotions, rewards, loyalty and discounting, helping consumers get the most from the offers they have available.

Technological Innovation

As well as simplifying ordering and payments, Zapaygo is also a big data marketing business that can generate multiple revenue streams. In addition, Zapaygo will be launching a blockchain rewards platform with a tokenised rewards system.

Background to the Market

Growth in Non-cash Payment

Global payment volumes and industry revenues have been increasing, predominantly as a result of the growth of non-cash payments. McKinsey estimates the payment processing industry was worth \$0.9tn in 2014. Global mobile payments are expected to continue to grow by 35% in volume and value every year (they already reached over £500bn in 2019).

Market Disruptors

Because of the prominence of smartphones and rapidly evolving customer expectations, non-bank and non-cash digital entrants are set to transform the end-customer experience, driving the pre-order sector and reshaping the payments and broader financial services landscape. Currently, these systems are proprietary to certain merchants and systems. Many evolving from classic business, iterating and using new technology. This creeping approach has seen many Apps fail, as they have not considered key factors that market disruptors need to answer: What will be valuable to customers using our service (citizens, merchants, financiers, suppliers, venues)? How do we continue to show relevance and value to our customers? What is the appropriate price point to deliver this service? What are the key partnerships that will get us there? What can we learn from others who failed, and those that have succeeded?

Venues

There are more than 120,000 on-trade venues in the UK, generating an estimated turnover of £28 billion in wet sales alone. This market is vastly underserved with respect to customer friendly, technology-based menu and ordering systems.

UK Loyalty Card Market

Over 90% of UK consumers use loyalty cards regularly and 40% say they would be less likely to use a retailer without a loyalty scheme. The findings show the UK as a leader in fostering consumer loyalty. Research also shows that consumers favour loyalty schemes that provide users with monetary benefits.

Few providers have expanded their service functionality beyond card acceptance. In the UK £1 in every £7 spent is attached to a loyalty program, however most

consumers do not want the inconvenience of carrying around multiple paper and plastic reward cards. As more App based loyalty programs are introduced, customers suffer from the clutter of multiple Apps on their devices, some of which may only be used infrequently. It is estimated that the global loyalty market is already worth over £85 billion a year, with 10% annual growth continuing. Loyalty schemes have moved from coupons & card-based programs. We believe this blockchain, digital token dynamic will be a key driver for Zapaygo with both the chains and individual merchants redeeming RewardZ tokens.

Delivery Services for Catering Establishments

Delivery services such as Deliveroo and Just Eat have helped takeaway food businesses to reach a larger customer base, meeting the needs for consumer convenience. However, until now there has been no such service that has the flexibility to enable a broad range of establishments to offer a cashless cost effective and efficient delivery service.

Chains Providing their own Pre-order Systems

It may be said that what chance has Zapaygo got now chains are creating their own pre-order Apps. This is actually great news for Zapaygo. Chains are training their staff and educating the public that pre-ordering is becoming common practice. The chains are of course also creating software systems to accept the orders from Apps and the web. All chains are interested in is selling food, beverage and retail products. In the first instance chains would rather sell via their own Apps, but they will not refuse a sale from a third-party App, especially if they are now on Zapaygo, people will most likely not use their venues when searching for somewhere to eat on Zapaygo. Zapaygo aims to do for the food and beverage industry what hotels.com and booking.com did for the hotel industry, be the single sign on user friendly, market simplifying App.

The Opportunity

The need for a user-friendly order and payment solution has never been greater. Customers, venues and brands all benefit from Zapaygo because the system works seamlessly across all constituent groups. The Zapaygo model is resilient to macro-economic and financial turbulence, people will always need to eat and drink.

Consumer Needs

Whilst there is growth in non-cash payments, typically these are focused on making the payment electronic. Customers still experience poor levels of service when ordering refreshments from sporting and other large leisure venues. For example:

- There are often long queues and delays in ordering and paying for goods
- There is no priority ordering system
- There is no easy way to use rewards systems which work across multiple sites/vendors

There is a continuing increase in use of technology across all age groups, helping surpass fears of is it trustworthy, reliable, and focusing on the utility of what technology can do. This cultural shift, accelerated in the current climate, makes technology more acceptable, if it delivers value.

Venue Needs

Venues also require a quick and easy pre-order / payment solution because they suffer from:

- Order/payment processing undertaken at peak times which in turn can lead to increased likelihood of mistakes
- Inadequate levels of staff to make the most of demand at peak times

Brand Needs

Brands would benefit from a unified App so that in-venue product promotion can be used at multiple sites to enable:

- Customer purchase insight
- Increased levels of customer engagement opportunities
- A payment App that can introduce brand loyalty programs

- Increase effectiveness of brand and marketing budgets
- Provide relevant information to the correct demographic and econometric groups

UK Market

The target markets in the UK alone are vast. Initial target markets are:

- Arenas and Stadiums – The UK is home to one of the largest networks of stadiums and arenas in the world, hosting hundreds of sporting, music, arts and business events a week
- Nightclubs and Bars – There are more than 37,000 nightclubs and bars in the UK
- Restaurants – The UK has more than 86,600 restaurants and food service venues in the UK
- Coffee Shops – There are more than 25,400 cafes and coffee shops in the UK
- Theme Parks – More than 35m visitors attend the UK's theme parks and museums each year
- Convention Centres – More than 85m people attend more than 1.3m events in the UK each year at more than 10,000 venues

Business Description

Zapaygo Inception

Zapaygo Investments Ltd. (the “Company”) was formed to develop an innovative digital platform which, through a free mobile Application, places a menu of goods and services and a pre-order terminal in the hands of every consumer.

Zapaygo - The Product

Zapaygo is a free Smart Phone Application that places pre-ordering and instant payment in the hands of every customer. The system has the flexibility to be used in a broad range of venues enabling ordering payments and delivery with no infrastructure changes. In addition, Zapaygo provides a media platform for businesses and brands to communicate with their consumers.

History

The Zapaygo platform was developed by a team with significant experience in mobile ordering, mobile and electronic commerce, hospitality food and beverage and technology. The team have prior experience of delivering enterprise applications that can scale and grow to meet the needs of a consumer marketplace that provide services to millions of customers.

The mission was to develop and commercialise a mobile ordering, payment and loyalty platform that would streamline the way consumers and merchants interact across a broad range of retail environments.

The Development Years

Zapaygo was launched in 2011 as a predecessor brand (iDont'Q). Between 2011 and 2015, the Company developed the product and engaged with key partners. A strategic decision was made to focus on large contracts as small venues generally were not ready to adopt the technology.

Between the end of 2015 and mid-2017, the Company suffered delays in launching because one of the EPOS partners went through its own sale and associated listing and a larger partner that intended to buy the technology went through a protracted sale and a listing.

Between the end of 2017 and 2020 there has been other delays but the team have carried on with true determination and in the best interest of all shareholders, investors and the Zapaygo management team. Contracts have been extended, systems commissioned and the Zapaygo product can now be rolled out with right time advantage, “notwithstanding the restrictions on trade due to the current situation”.

Agreements (Strategic Partnership)

MSL / Verteda contracts with a combined weekly average of 1m orders made via Verteda EPOS of which Zapaygo is fully integrated. MSL owns Verteda, which is used by most UK sports and music stadiums/arenas. Zapaygo also has other EPOS partnerships providing both venues and the product / pricing and ordering data.

Loyalty rewards - The RewardZ MarketPlace™

Zapaygo enables brands and retailers to reward loyalty and receive a greater depth of consumer purchasing habits and patterns.

Merchants are able to take cashless payments, reward loyalty and drive customer spending and are therefore encouraged to promote Zapaygo to their customers. This in turn drives customer uptake for Zapaygo.

Benefit to Merchants

Zapaygo offers significant benefits to merchants including:

- Mitigate the risk of Health Associated Infectious Diseases
- Cashless payments without any change to current infrastructure
- Reducing queues at venues which, in turn, reduces the risk of crowding and safety hazards, allowing customers to get served quicker in a more friendly manner
- Securing increased revenues as ease of ordering generates a greater level of sales traffic
- Less cash on site & reduced cash handling fees due to pre-ordered cashless payments
- Provide an improved and faster level of service to your customers

- Receive orders when authorised for payment, reserving the right to refuse
- Recognise your most valued patrons and reward them for regular custom
- Send promotional in App marketing messages directly to mobiles
- Captures key data insight including spending habits to offer tailored rewards
- Cross-selling and Up-selling opportunities
- Improved communications to create new customers and reinforce consumer loyalty by offering special offers/vouchers/loyalty programs, all while enhancing customer experience
- Walk consumers to your door using Geo-Location maps
- Less walk outs without paying

Zapaygo will combine customer data messaging for a £10 per month marketing fee that includes £1,000 worth of orders. Payment banking/processing fees are less than 1%. Zapaygo charges 2.9% for all orders over £1,000 per month. Merchants can reduce cash handling fees. In addition, the platform will enable merchants to gain insights into customer behaviour through rich data analytics tools. Zapaygo will allow venues to charge a premium order fee, if this is charged at more than 2.9% and above that will be split 50 / 50 with the venue.

Visual Interface

The backend visual merchant interface provides merchants with easy to read data, useful KPI's and information that will support them to identify changing trends. Other key benefits include tools that drive customer engagement, such as in-App messages and push notifications, together with loyalty programs that drive customer spend.

Benefits to Consumers

Reduction in waiting times

The primary benefit to consumers using the platform is avoidance of queues and waiting, therefore increasing the pleasure of being at the venue, staying engaged with friends and family in activities at entertainment venues, bars, nightclubs, coffee shops, restaurants and other environments.

Other key benefits to consumers

The Zapaygo App allows users to pre-order, pre-pay, or pay for any product or service without the need for cash or a card. Other benefits include the opportunity to:

- Allow orders in advance of arrival at venues and beat the queues
- Be rewarded for loyalty by brands/venues that are frequently visited
- Take advantage of exclusive offers rewards and vouchers
- Allow orders from the table and save leaving friends, family
- No need for Zapaygo users to take cash/cards when going out
- Zapaygo users can explore great new venues
- Zapaygo users can keep track of spending via our e-receipt feature
- Improves table service
- Improves consumers journeys in today's hectic lifestyles
- No more waiting for the bill
- Spend more time socialising or in meetings
- Discounts, rewards and personalised offers
- Consumers user's ID's and order numbers will give chances to win concert and sports tickets along with other prizes

Benefits for Brands

Improving customer engagement, loyalty and understanding:

- Stronger in-depth insights into customer behaviour
- A platform to introduce loyalty programs
- The flexibility to introduce intelligent customer conversion programs
- An opportunity to communicate with customers to reinforce loyalty to specific venues/ brands
- Assess brand position and take up with different demographic groups
- Assess the effectiveness of venues and events at attracting the right brand audience

- Better utilisation of brand and marketing spend
- Quickly assess shifting trends to support new product and service development and product retirement

Merchants Set Up

Merchants that join Zapaygo sign up to a 3-month initial commitment. Payment details are taken and the first month is charged upfront along with any launch package chosen. Training materials are provided along with the point of sale promotional materials, vouchers and digital assets to support merchants with promoting their new mobile loyalty program to consumers in-store and online.

Card Reader

The Zapaygo card reader will be an additional upgrade to be introduced that gives merchants attributed spend for each card payment and feedback via the merchant App to alert when regular consumers come in prior to them downloading the App.

Product Ambassador

Each merchant is to have a designated Zapaygo ambassador to help set attractive reward schemes and support them in reaching their goals.

Ease of Use

Zapaygo is easy to access for consumers and merchants. Consumers can download the App for free on iOS and Android, while merchants can access it through any web browser and soon iOS and Android. The Zapaygo platform is designed to be intuitive and easy-to-use, so training requirements are minimal.

5 Stage Easy Order Process

- 1) When a customer enters a merchant's store and taps "Pay here" the merchant client is alerted
- 2) The merchant can press "Charge" to enable and execute the transaction
- 3) The customer receives a push notification and the payment is completed
- 4) In addition, the merchant will be able to press "Stamp" to award tokens, and

“Redeem” to allow a customer that has collected a full stamp card to claim their reward

5) Consumers can check account activity and reward status in the Rewards tab

A World-Class Loyalty Program

The Company's Applications will track payment behaviour's via merchant card readers and make that available to displays at the POS. Each payment card and user ID used at the POS is linked to a unique customer record. Rewards points are earned and attributed to consumer accounts which will be used towards additional purchases and benefits.

Zapaygo Technology and Security

The Company has invested considerable resources (time and funding) into developing the technology to bring Zapaygo to market.

Current Technological Based Order Systems

Approximately 50% of Starbucks orders in the US are made via mobile and other brands that have adopted App-based ordering systems include Costa and Weatherspoon's.

The key issue for customers is that most do not want a collection of separate Apps cluttering their phones and smart devices for every food/drink venue they visit.

User Friendly and Secure Adoption for Use of the App

- Anybody can use the App to save time when pre-ordering, ordering or paying for a product or service. The App can be downloaded from the Apple App Store and the Google Play Store
- Zapaygo is free to download and the payment process is completely secure. Zapaygo's payment process meets PCI Level 1 standards, which means it is just as secure as making any card transaction
- Users financial data is stored securely and funds are taken out of the user's bank account at the time when an order is placed. It only takes circa 24 hours to show up in the user's bank account
- Zapaygo issues a digital receipt via email for each transaction made by the users and users are made aware via a notification when an order is ready

Security of Customer Funds

All funds are dealt with via Monek. Zapaygo does not have access to funds. When fiat wallets are introduced and an e-money license is acquired, funds will be received and Zapaygo will immediately segregate them and place them into an account with an authorised credit institution.

When e-money is introduced, Zapaygo will have Anti-Fraud, Anti-Money Laundering (AML) and Know Your Customer (KYC) checks in place. After an e-money license there will be a limit spend for customers of £250 maximum

transaction to further mitigate fraud risk. When a single account has transacted over £1,000 an AML flag will be raised which activates a manual KYC review and further due diligence/verification processes. These limits can be increased if appropriate.

Payment Processing

The Company forecasts that over 75% of cards used for payments will be debit cards, and primarily VISA. Fixed cost elements are the largest component of all three of scheme fee, acquirer fee and gateway fee.

Batching to reduce payment frequency and increase the average transaction value is the most powerful mitigant to payment cost growth. More sophisticated batching will enhance this further and will be reflected in the model going forward. In addition, investment to buy the Monek gateway element for each transaction (either by partnership/fixed cost arrangement or building it out in-house) could impact processing costs further for both the fee-free App payments and Zapaygo Card Reader payments (which cannot be batched).

With cards the only true unavoidable cost is the 0.2% interchange fee (Debit cards) and at present, simple batching by time period means that the average cost per user per month in payment processing is 31p. In the future, these costs will be mitigated by multi user wallets.

These in-App payment processing costs are directly proportional to active users (since a customer card charge could cover payments to multiple merchants). Nevertheless, against merchant subscription revenue this is a small margin and the model shows how revenue growth quickly breaks away from these costs, which are effectively 'uncapped' for App-based payments in Independents. Multiples and Enterprises pay for payment processing proportional to turnover or separately.

Security, Compliance and Regulation

Financial Conduct Authority (FCA)

When Zapaygo issues electronic money (e-money) it is required by the FCA to register or become fully authorized as either an Electronic Money Institute (EMI)

or a semi EMI (SEMI) in accordance with the Electronic Money Regulations 2011. Zapaygo is categorised and registered with the FCA as a SEMI (a company that is currently below the payment thresholds of EMI).

Payment Card Industry (PCI)

Zapaygo complies with the PCI level 1. PCI is a regulatory body that regulates any company that stores, processes, or transmits card data electronically. As a classified electronic payment company, Zapaygo must comply with PCI regulation. This legislation aims to enhance payment card data security and ensures safe handling of cardholder information at every step of the process.

The keystone is the PCI Data Security Standard (PCI DSS), which provides an actionable framework for developing a robust payment card data security process including prevention, detection and appropriate reaction to security incidents. Zapaygo complies with the PCI DSS Tier 1 compliant. www.securicentrix.com are Zapaygo's PCI third party compliance service provider.

Security and Trust for the Consumer

Zapaygo payments partners validate and on boards known merchants authorised to provide goods and services, and provides secure encrypted communications across the internet. There are embedded UK data protection regulations within the Zapaygo Application and systems design and operations.

Systematic assessment of the Zapaygo systems, Applications and technology is independently made to assure customers and merchant data is protected and secure.

Security of Customer Data

All other communications on Zapaygo are encrypted end to end, so Zapaygo will never see or store a customer's card details. This adds an extra layer of security on the App.

Secure Cloud Services Platform

Microsoft Azure is a secure cloud services platform. Zapaygo uses Microsoft for

data transfer, data encryption and data storage and management.

Zapaygo has the ability to create a controlled virtual network, including a personal IP address range, creation of subnets, and configuration of route tables and network gateways. Zapaygo's infrastructure layer (EC2, ELB, RDS) runs inside a segregated private network using VPC.

Payment Processing

Monek

Payments made through the Zapaygo App are processed via Monek using Lloyds Cardnet or Allied Irish as preferences, with Monek actually being able to integrate with most if not all acquirers/merchant services companies.

In the long term the Company plans to offer completely transaction fee-free and uncapped processing. This can be achieved by batching payments together and charging consumers cards periodically for a group of purchases or via a closed banking multi-wallet system.

In the medium/longer term it is the Company's intention to acquire Monek.

After long discussions with PayPal in the US and now London, PayPal have agreed to allow their users to create a Zapaygo account from a PayPal account and link the two via PayPal Commerce Platform, this is a huge opportunity.

Pipeline and Roll Out

Growth Strategy

The Company has an experienced management team that it plans to grow which will support the roll out and full commercialisation of Zapaygo. There are already UK contracts secured with launch partners, some of which will act as multipliers.

Zapaygo has scalable technology with the built-in flexibility to introduce new features to stay ahead of the market and to meet the changing needs of users and clients. There is no other pre-order App better placed to dominate the UK market, and once adequate traction is gained in the UK, launching in other countries can be evaluated.

Partnership Model

The Company's partnership strategy is to identify resellers and strategic partners with whom the company can develop joint marketing propositions as well as build technical integrations.

Channels in development include EPOS providers, banks, till manufacturers, supply chain, integration-based customer management or payment platforms.

The Company is developing partnership opportunities with key players in the wider payment processing universe such as:

- Card processors
- Card schemes
- Payment services providers

The Company believes this will support larger multiple merchant business development as well as help move the business into the global marketplace.

The Company believes that a targeted partner led strategy will accelerate the growth of the business, and in particular lead to swift take up of Zapaygo by new users both in the UK and also overseas.

Zapaygo has an approach in creating affiliation partnerships that will keep marketing cost down, as businesses will promote Zapaygo to their own customer base for their own potential revenue increase which will in turn increase Zapaygo's

user numbers and revenues.

Rollout

The Company will be rolling Zapaygo out strategically across the UK and the App will become the one stop App for ordering and paying for goods and servicing in the leisure, hospitality and sports sectors.

Verteda

Verteda is an MSL company that provides customers with innovative hosted and on-premises IT solutions. These enable stadia, arena, and entertainment venues to streamline operations and reduce costs. MSL has 2,400 clients across 21 countries and is planning to double this number to 5,000 in the next 4 years.

Zapaygo has entered into an exclusive rolling partnership with Verteda EPOS which has 9,000 EPOS units installed at the majority of the UK sports and music venues. Verteda has approximately 1m weekly transactions, each an opportunity to convert a consumer into a Zapaygo user.

Verteda is used by the majority of the UK's high profile sports venues including over 60% of premier league football clubs (including but not limited to), Arsenal, Liverpool, Man Utd, Man City and most large concert arenas in the UK (including but not limited to), MEN Arena Manchester, Echo Arena Liverpool, Ricoh Arena Coventry, Wembley Stadium, O2 London, Arena Birmingham, Resorts World Birmingham.

Zapaygo has completed the development work that enables a seamless integration with the Verteda EPOS to enable transactions to the tens of millions of consumers that transact annually.

The Company's partnership is structured as an independent software vendor (ISV), which provides Zapaygo with exposure to existing hospitality customers in the sports and leisure industries.

MSL Solutions

The Company has entered into a partnership with MSL Solutions, a global software

provider of hosted, SaaS and on-site deployed business intelligent solutions. In particular for connecting all aspects of a business from the point of sale and club membership to marketing and financial activities. MSL operates in 21 countries.

MVP

MVP is ready for launch, and all Verteda integration work has been successfully undertaken, Apps can be downloaded now.

TCS

There is an agreed partnership with www.tcs.com to roll out their block chain rewards platform and be introduced to all Tata Group clients in over 200 countries that can use Zapaygo. The Company is waiting to finalise a contract.

Other Partners

Zapaygo has other agreed partners that will support the roll-out, including:

- monek.com, payments gateway with high number venue introductions
- datam.com high speed venue sign-up processing
- rimilia.com cash reconciliation services with high number venue introductions
- JDP/CLAS EPOS partnerships, circa 30,000 UK venues with ability to accept Zapaygo orders

Other Providers

Zapaygo are developing relationships with card terminal producers and gateways, processors or acquirers to develop the Zapaygo Card Reader. The Company's objective is to reduce payment processing costs, while aligning with major industry players to facilitate customers moving from physical card payments to mobile. There are benefits to a merchant partner of combining payment acquiring with a customer relationship management tool.

Additional Services

The Company will be adding additional services over and above the core services and these will add to future revenue streams. Additional services include:

- Managed Campaigns
- Payment processing
- Targeting marketing campaigns linked to particular venues
- Brand placement
- Discounts and voucher schemes
- Delivery of products
- Big data
- iPad rentals
- ID verification
- Conversion of other cryptocurrencies to fiat at point of sale
- Resale of other cryptocurrencies
- Cash reconciliation services
- General advertising at payment completion

Barriers to Entry

Connectivity

Connectivity of pay systems where there is no/poor Wi-Fi or no phone signal, can prevent some order/pay Apps from operating. Zapaygo is working with connectivity providers such as Push Technology which provides messaging services for most of the in-play betting Apps. It is the Company's intention to collaborate with Push Technologies to ensure that even with the lowest mobile phone signal and no Wi-Fi, orders are able to be taken at venues.

Adoption by catering/venue staff

A barrier to entry to some Apps in the catering/hospitality industry is the extent of the willingness of staff in the venues to embrace the new technology. Zapaygo is developing a unique system so that staff can be rewarded with gratuity.

While Zapaygo does have a stand-alone ordering solution to work side by side with a venue's existing EPOS system, the neatest solution is with EPOS integration, so pre-order is pre-installed when new systems are implemented or software is updated, reducing resistance from staff to yet 'another system'.

Staff may also be remunerated for encouraging customers to download and to use Zapaygo. The Company is also exploring how it may be possible to contribute to sponsor Zapaygo staff members at particular flagship venues.

The Company's Main Differentiator

Company differentiators are signed contracts, launch opportunities, focus on being "the" single sign on pre-order App for all venues.

Global Rollout Strategy

The initial roll out and commercialisation will be in the UK, followed by Australia and then the US and other European countries.

Valuations of Similar Businesses

- Grubhub £1.94bn Valuation
- Allset £43.65m Valuation
- Appetite £168.89m Valuation
- Doordash £10.13bn Valuation
- Deliveroo £3.08bn Valuation
- Upsurve £136.14m Valuation
- Reserve £46.76m Valuation
- Rest £43.33m Valuation
- Set for service and Zirvu squired by reserve
- Just Eat £5.9bn Valuation
- UberEats £5bn plus Valuation

Just Eat has grown its revenue to £779.5m (43% CAGR 2017-18) serving 26.3m consumer orders from more than 105,000 restaurants.

The Zapaygo model plans to disrupt the Online Food Delivery market, where companies usually generate revenues through commissions (avg. commission rate of 11.4%), online payment services and other revenue items such as merchandising and top-placement fees. The Company is paid strictly as a function of merchant fees and related venue marketing fees. The end consumer pays no commissions, but gains the benefits of convenience.

White Label Opportunities

The Company's initial focus will be on the core functionality, pre-ordering and payments. In the medium and longer term, if requested or appropriate to offer, the Company intends to enable large chains to white label on the condition that they also take orders from Zapaygo. Zapaygo will also allow self-sign up and a fully pledged SaaS service.

The opportunity exists to roll out a sister / separate brand, Ordly™.

It is suggested Ordly could become the brand for the daily use cases of coffee shops, lunchtime food and evening meals and drinks. Zapaygo being more aligned with larger sports, leisure and event venues, which is the company's early focus for launch.

Along with the potential benefits of creating a sister brand, the cost structure can be shared and the marketing of each brand becomes much easier and effective.

It allows venue brands to align easier, unlike UberEats, who currently suffer from resistance to adoption due to some brand association damage from low-quality takeaways being on the App.

Having two targeted brands means the company can deliver more engaging and meaningful propositions and more appropriate marketing messages to each of the customers' users of each brand type.

Each brand can, therefore, also offer users more relevant and valuable rewards.

Directors and Employees

Directors Profiles

The Company is considering other executive and non-executive Appointments. Should the Company list on the UK, or other stock markets an experienced Non-Executive Advisory Board will be appointed.

Current Directors

Richard Dilworth, Founder & Vice Chairman

Richard has a successful track record in business and finance. He is an equity partner at Foster & Partners and is also an Advisory Partner at Alantra Corporate finance, the Spanish listed investment bank and global mid-market specialist. He is a strategic advisor to Future Planet Capital, a UK private equity firm. Richard also sits on the Advisory Board of Polysolar. He is a Trustee of two specialist charities and a founder member of the Appeal Board of a UK cancer charity.

Mark Boote, Founder & Designated CFO/Consultant

Mark has considerable financial experience and has held roles including Regional Director Finance at Marriott. He currently holds the role as Finance Director of Badminton England and is also Managing Director of Proactive Finance Consultancy. Mark has been CFO of Zapaygo for the last four years.

Elliot Hall, Founder & CEO

Elliot has been in the leisure and entertainments industry for over 23 years. Elliot has been a major shareholder director and/or CEO in over £400m worth of leisure companies, ranging from Casinos, Bingo Hall, Theme Parks and Tourist Attractions.

Other Notable Team Members

Mike Fisher COO & Head of Corporate partnerships

Mike is an experienced Sales & Marketing, eCommerce and Transformation leader with diverse experience across the Hospitality Retail and Drinks Wholesale Industries. Proven ability to develop and deliver new business strategy, transformational change programs, and lead digital projects successfully achieving enhanced customer experience and profit growth. Accomplished in building high

performing sales and marketing teams, mentoring and developing talent for the next level and proven to work collaboratively across business functions and external providers. Strong commercial and operations experience succeeding in results-driven businesses through an innovative approach and strong leadership style.

John Morton, Group Technology Officer

John has over 20 years successful technology leadership exploiting software, data and technology driving innovation and transforming organisations in such industries as financial services, utilities, telecommunications and retail. John has demonstrable global experience whilst holding senior director roles for Fortune 100, FTSE30, Joint Ventures and Government (UK and elsewhere). In such roles John has set Technology strategy leading all aspects of creating and bringing new systems to market in addition to experience in technical and commercial reviews for mergers, acquisitions, Joint Ventures and divestments. John holds a number of board advisor roles to start-up and high-tech innovation companies.

John is a noted international speaker on technology, digital transformation, Big data analytics and Information Management.

New Board Appointments

Chairman, Steven Brice

Steve has a successful track record in the hospitality and venue management sector. He is CEO of Pharaoh Limited who focus on assisting venues and events. Prior to this he was Vice President of Premium Seating Europe AEG and Business Operations Director at AEG. Steve was also head of Hospitality at Arsenal football club.

Saleem Lodhi, Co-CEO & Head of Risk

Saleem is a CIMA qualified Senior Manager specialising in developing and rolling out controls frameworks (IT and Financial), risk assessments, and ensuring Sox compliance across banking and financial services, for various industries. While at RBS, Saleem was responsible for providing IT risk and control advice. At Jefferies Investment Bank he was Head of Internal Audit (Operational and IT Audit) and Sox compliance responsible for all international operations. Saleem held similar IT/Risk

roles at PwC, KPMG, Deloitte, Shell, Lloyds Bank, John Lewis Partnerships and Tui Travel.

Advisory Team

The Company has assembled a hugely experienced team of expert advisors with a broad range of relevant experience. Already the Company has gained a considerable amount of specialist knowledge through its Advisory team. This team includes:

Julian Gibbins

Nearly 20 years' experience in M&A, strategy and business development experience in international payments. Julian was instrumental in helping First Data grow its global footprint into 21 countries.

Spencer Wright, Corporate Finance Advisor

Over 25 years experience in accountancy, business advisory and corporate finance services to the owner managed and SME business market. Extensive network of business and professional contacts across the East and West Midlands market. Specialties: Mergers and acquisitions, management buy-outs, company sales, fund raising, due diligence and business strategy. Sector specialism - Building Products and Technology.

Martin Grisman

COO at Matthew Clark and Director at EVO Business supplies Limited
An Operations professional with a broad base of experience in significant complex FMCG businesses and the U.K. On Trade. Successful in managing major change programmes designed to improve performance and customer focus.

Geoff Gwynn; Founder of Business Growth Expert

After leaving the Royal Air Force, Geoff has spent over 30 years in sales, marketing and business development; working with organisations ranging from complete start-ups to high growth Fortune 500 organisations in the UK, Europe and the USA. His role within Zapaygo is to support the leadership team to achieve the highest quality and compliance standards. Previously Business Partner at Elephants Child.

Graham Higgins; CEO at Rokit Drinks and previously Commercial Director at Knights professional service

Graham is a highly respected Commercial Director in the UK outsourcing market with over 20 years' experience in the design, sale, delivery and operation of BPO and Credit Management solutions across a range of industry sectors. Graham has been a Select Member of the CICM (Chartered Institute of Credit Management) 'Think- Tank' since 2008 and a Finalist in the British Credit Awards.

Funding and Use of Funds

Supported by its advisors, the Company has undertaken an in-depth assessment of the most appropriate funding options.

Debt Funding

There is debt in the business as per the accounts but none of it is pressurised debt. However, Zapaygo has been in discussion for some while with a leading mid-market corporate finance firm and has a long-term strategy to use long term, low cost debt funding in the future on the back of revenues and trading history.

Equity Funding

Previous fundraisings

Zapaygo raised over £2m between 2011 and 2017 to develop the technology and ensure that the system was robust for a large scale roll out.

At the end of 2017, a smaller round of £450k was raised via CrowdCube. Shortly after this, following discussions with leading accountancy firms, Zapaygo considered the benefits of an ICO. Towards the end of 2018, the Company prepared for an ICO with guidance from Accountants PwC. Unfortunately, by the time the ICO was ready the value of crypto worldwide had more than halved and successful ICO's were very rare, especially without a huge marketing budget.

In March 2019 Zapaygo raised £500,000 to ensure the Company retained its key contracts and to continue working closely with Verteda and a further £150,000 in December 2019.

Commissioning

In January 2020, Verteda final commissioning began and fundraising is now required to fulfil the Verteda contract along with others that are pending. The current equity funding is required to commercialise the business. The monies will be allocated to commercialise the product and split between:

- 1) Early launch and partnership activation cost sales/marketing
- 2) Working capital
- 3) Ongoing development, including new App features

Financial Executive Summary

The 5-year business plan has been prepared in accordance to UK GAAP and has been built on assumptions supplied by management and desk-based research.

The model has been prepared to show a consolidated view of the current proposed structure as shown below and is focused only on the UK operation.

This model includes only the following revenue streams:

- A small share of payment processing fees from venues and a moderate inclusion of venues marketing revenue introduced over time
- Data acquisition and Sales
- Mobile advertising, & brand placement
- iPad rentals

There has been one major deal included within the financials starting in 2020, with further independent venues starting once it has been fully integrated.

The cost base includes the following:

- Manpower costs: a growing team over 5 years with focus on sales
- Venue Support Costs: to support venue and systems based on no of venues
- Marketing Costs: based on revenue growth to drive business/deals
- Other Overhead Costs: based on management assumptions

Fixed Assets: Any existing IP/Technology and any contract cost has been capitalised and will be amortised over a 3-year period.

Balance Sheet/Cash Flow: Revenue and costs assumed to be on standard terms with any existing debtors/creditors assuming to roll out in the first 6-9 months.

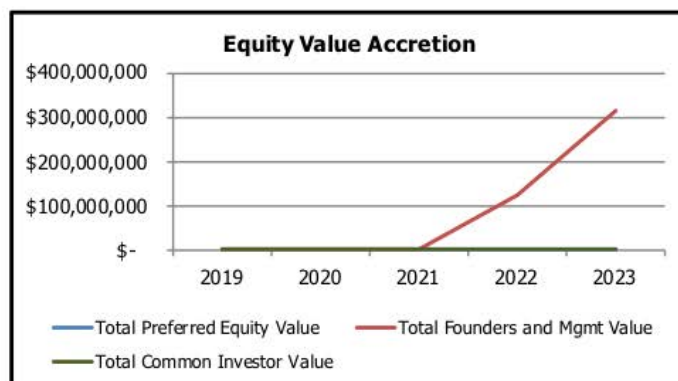
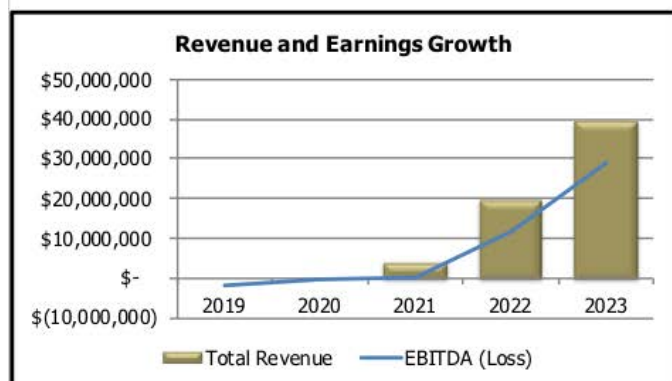
Overall Position: Below shows the overall position of the business across the five years and includes:

- Financial Summary
- Income Statement
- Key Metrics

Financial Executive Summary

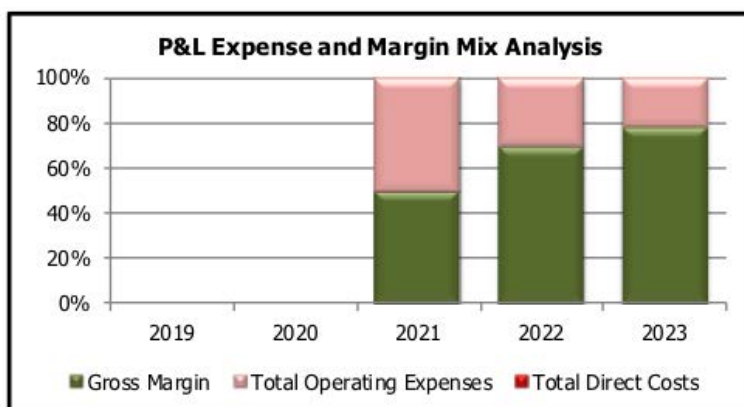
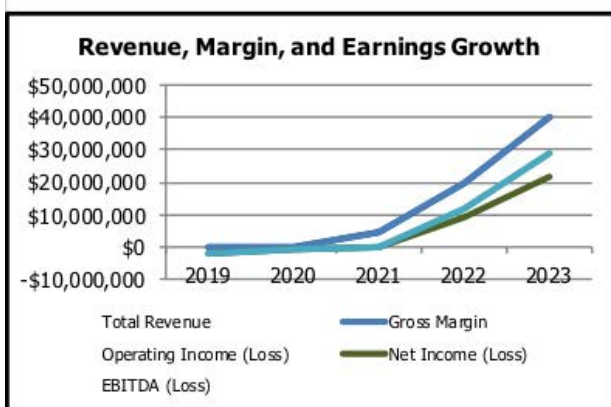
Note: All numbers have been rounded for simplicity and understanding

		2019	2020	2021	2022	2023
Income Statement Summary	Total Revenue	\$ -	\$ -	\$ 4,334,038	\$ 19,982,820	\$ 39,782,762
	Total Direct Costs	-	-	-	-	-
	Gross Margin	-	-	4,334,038	19,982,820	39,782,762
	Total Operating Expenses	1,728,695	582,276	4,271,850	8,463,287	11,088,420
	Operating Income (Loss)	(1,728,695)	(582,276)	62,188	11,519,533	28,694,342
	Total Other Income	-	1,376	4,682	29,890	159,289
	Income Taxes	-	16,366	976	2,304,239	7,176,726
	Net Income (Loss)	(1,728,695)	(597,266)	65,893	9,245,185	21,676,905
	EBITDA (Loss)	\$ (1,728,695)	\$ (582,276)	\$ 62,188	\$ 11,519,533	\$ 28,694,342
	%	#DIV/0!	#DIV/0!	1%	58%	72%
Balance Sheet Summary	Total Current Assets	\$ -	\$ 939,314	\$ 1,596,387	\$ 10,946,833	\$ 32,648,151
	Fixed Assets, Net	-	-	-	-	-
	Total Other Assets	-	-	-	-	-
	Total Assets	-	939,314	1,596,387	10,946,833	32,648,151
	Total Current Liabilities	-	3,701	94,880	200,141	224,554
	Total Long Term Liabilities	-	-	-	-	-
	Total Equity	(1,728,695)	(825,961)	(260,068)	8,985,117	30,662,022
Total Liabilities and Equity	\$ (1,728,695)	\$ (822,260)	\$ (165,187)	\$ 9,185,259	\$ 30,886,576	
Cash Flow Summary	Total Cash From (For) Operating Activities	\$ -	\$ (571,853)	\$ (672,842)	\$ 7,742,082	\$ 20,085,585
	Total Cash From (For) Investing Activities	-	-	-	-	-
	Total Cash From (For) Financing Activities	-	1,500,000	500,000	-	-
	Net Increase (Decrease) In Cash	-	928,147	(172,842)	7,742,082	20,085,585
	Cash and Cash Equivalents-End	\$ -	\$ 939,314	\$ 766,472	\$ 8,508,554	\$ 28,594,139
Return Summary	Enterprise Value Based Upon Multiple	\$ -	\$ -	\$ 621,881	\$ 115,195,335	\$ 286,943,421
	Total Equity Value (EV-LTD+Net Cash)	-	939,314	1,388,353	123,703,889	315,537,560
	Liquidation Preference	-	-	-	-	-
	Liquidation Preference Value	-	-	-	-	-
	Available to Common	-	939,314	1,388,353	123,703,889	315,537,560
	Total Preferred Invested	-	-	-	-	-
	Total Preferred Ownership	0.0%	0.0%	0.0%	0.0%	0.0%
	Total Preferred Equity Value	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Preferred Return Multiple	0.0x	0.0x	0.0x	0.0x	0.0x
	Total Common Invested	\$ -	\$ 1,500,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
	Total Common Investor Ownership	0.0%	0.0%	0.0%	0.0%	0.0%
	Total Common Investor Value	-	-	-	-	-
	Total Common Investor Return Multiple	0.0x	0.0x	0.0x	0.0x	0.0x
Total Founders and Mgmt Ownership	100.0%	100.0%	100.0%	100.0%	100.0%	
Total Founders and Mgmt Value	\$ -	\$ 939,314	\$ 1,388,353	\$ 123,703,889	\$ 315,537,560	
Seed Investment 5-Year EBITDA-Based IRR					#NUM!	
Preferred Investment 5-Year EBITDA-Based IRR					#NUM!	
Combined Seed and Preferred 5-Year EBITDA-Based IRR					#NUM!	
Seed Investment Net Income-Based Payback (months)					60	
Preferred Investment Net Income-Based Payback (months)					60	



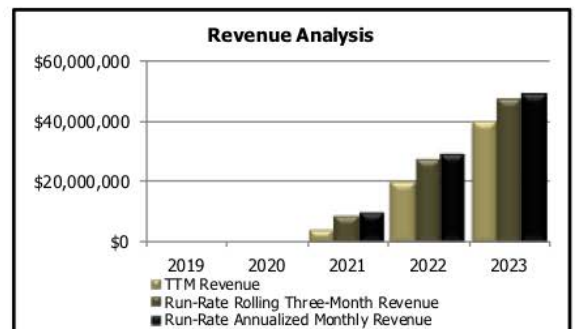
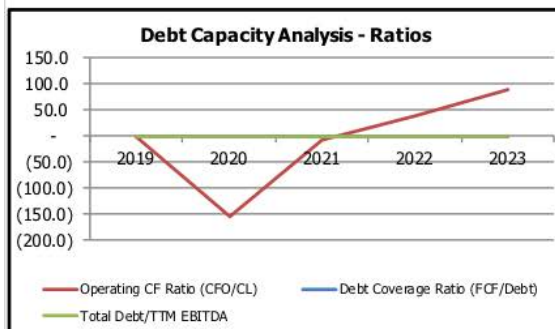
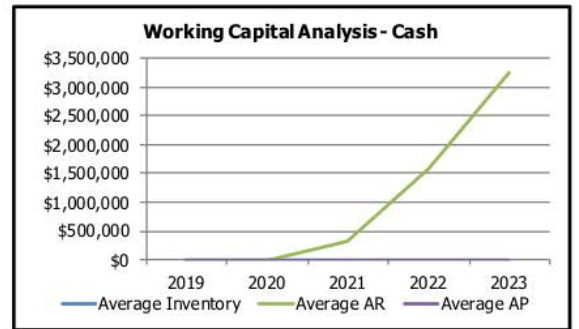
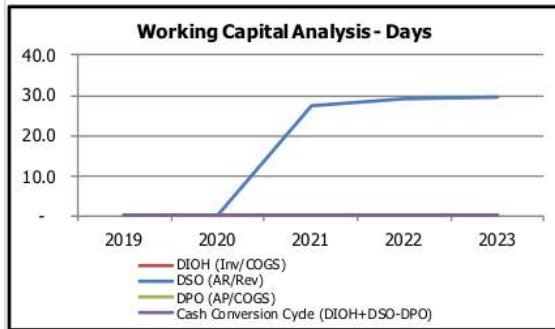
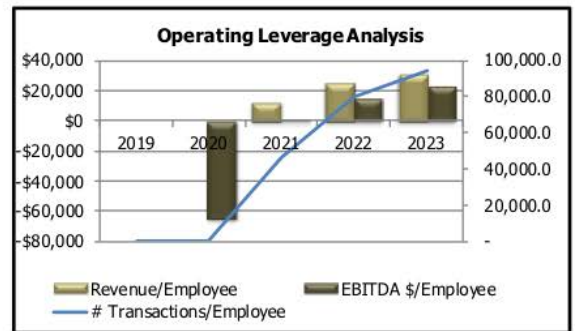
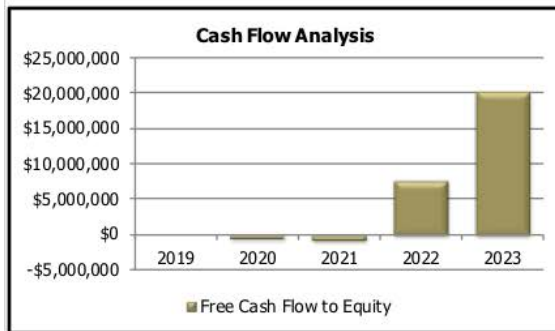
Income Statement

	2019	2020	2021	2022	2023
7 Revenue					
8 Independent Users	\$ -	\$ -	\$ 1,630,000	\$ 7,120,000	\$ 14,710,000
9 NEC Users	-	-	1,250,000	4,000,000	6,590,000
10 Overseas	-	-	-	-	-
11 Data Sales	-	-	670,000	2,600,000	4,930,000
12 Mobile Advertising	-	-	140,000	510,000	970,000
13 Other Revenue	-	-	670,000	5,770,000	12,600,000
14 Product 7	-	-	-	-	-
15 Product 8	-	-	-	-	-
16 Product 9	-	-	-	-	-
17 Product 10	-	-	-	-	-
18 Total Revenue	-	-	4,360,000	20,000,000	39,800,000
24 Total Direct Costs	-	-	-	-	-
25 Gross Margin	-	-	4,360,000	20,000,000	39,800,000
26 Operating Expenses					
45 Total Sales and Marketing Expenses	130,000	430,000	1,020,000	1,750,000	1,880,000
70 Total G&A Expenses	1,610,000	170,000	3,260,000	6,730,000	9,220,000
71 Total Operating Expenses	1,740,000	600,000	4,280,000	8,480,000	11,100,000
72 Operating Income (Loss)	(1,740,000)	(600,000)	80,000	11,520,000	28,700,000
76 Total Other Income	-	10,000	10,000	30,000	160,000
77 Pre-Tax Profit (Loss)	(1,730,000)	(590,000)	70,000	11,550,000	28,860,000
78 Income Taxes	-	20,000	10,000	2,310,000	7,180,000
79 Net Income (Loss)	(1,730,000)	(610,000)	60,000	9,240,000	21,680,000
80					
81 EBITDA (Loss)	\$ (1,730,000)	\$ (590,000)	\$ 70,000	\$ 11,520,000	\$ 28,700,000
77 Total Revenue			100.0%	100.0%	100.0%
78 Total Direct Costs			0.0%	0.0%	0.0%
79 Gross Margin			100.0%	100.0%	100.0%
80 Total Sales and Marketing Expenses			23.4%	8.8%	4.7%
81 Total G&A Expenses			74.8%	33.7%	23.2%
82 Total Operating Expenses			98.2%	42.4%	27.9%
83 Operating Income (Loss)			1.8%	57.6%	72.1%
84 Total Other Income			0.2%	0.2%	0.4%
85 Income Taxes			0.2%	11.6%	18.0%
86 Net Income (Loss)			1.4%	46.2%	54.5%
87					
88 EBITDA (Loss)			1.6%	57.6%	72.1%



Key Metrics

	2019	2020	2021	2022	2023
7 # Transactions	-	-	16,838,100	64,107,900	121,307,700
8 # Employees	-	9	361	798	1,289
9 # Transactions/Employee	N/A	N/A	46,648.7	80,361.7	94,142.2
10 Revenue	\$ -	\$ -	\$ 4,334,038	\$ 19,982,820	\$ 39,782,762
11 Revenue/Transaction	-	-	0	0	0
12 Revenue/Employee	N/A	N/A	12,007	25,049	30,874
13 EBITDA	(1,728,695)	(582,276)	62,188	11,519,533	28,694,342
14 EBITDA/Transaction	# DIV/0!	# DIV/0!	0	0	0
15 EBITDA \$/Employee	# DIV/0!	(64,697)	172	14,440	22,269
16 TTM Revenue	-	-	4,334,038	19,982,820	39,782,762
17 TTM EBITDA	(1,728,695)	(582,276)	62,188	11,519,533	28,694,342
18 Run-Rate Rolling Three-Month Revenue	-	-	8,955,021	27,595,360	47,036,636
19 Run-Rate Rolling Three-Month EBITDA	(1,413,709)	(2,155,757)	2,606,615	18,522,455	37,274,677
20 Run-Rate Annualized Monthly Revenue	-	-	9,958,985	29,259,353	48,648,138
21 Run-Rate Annualized Monthly EBITDA	(2,388,371)	(4,076,126)	1,528,253	18,520,809	37,270,064
22 Free Cash Flow to Equity	-	(571,853)	(672,842)	7,742,082	20,085,585
23 Total Debt	-	-	-	-	-
24 Average Inventory	-	-	-	-	-
25 Average AR	-	-	326,590	1,598,220	3,247,908
26 Average AP	\$ -	\$ -	\$ -	\$ -	\$ -
27 DIOH (Inv/COGS)	N/A	N/A	N/A	N/A	N/A
28 DSO (AR/Rev)	N/A	N/A	27.5	29.2	29.8
29 DPO (AP/COGS)	N/A	N/A	N/A	N/A	N/A
30 Cash Conversion Cycle (DIOH+DSO-DPO)	N/A	N/A	N/A	N/A	N/A
31 Current Ratio (CA/CL)	-	253.8	16.8	54.7	145.4
32 Quick Ratio ((CA-Inv)/CL)	-	253.8	16.8	54.7	145.4
33 Cash Ratio ((Cash + Securities)/CL)	-	253.8	8.1	42.5	127.3
34 Operating CF Ratio (CFO/CL)	-	(154.5)	(7.1)	38.7	89.4
35 Debt Coverage Ratio (FCF/Debt)	N/A	N/A	N/A	N/A	N/A
36 Total Debt/TTM EBITDA	-	-	-	-	-
37 Total Debt/Annualized EBITDA	-	-	-	-	-



Shareholder Structure

There are 275 shareholders in total, everyone with a shareholding of 5% and above are shown below.

Name	Shares	Class	%
Joy Hall	3,793,772	ORD	18.8111%
Elliot Hall	6,648,415	ORD	32.9656%
Ian Harvey	1,613,420	A	8.0000%
R Harvey	1,613,420	A	8.0000%
Matthew Clancy	1,008,388	A	5.0000%
Richard Dilworth	1,520,000	B	7.5368%
Mark Boote	1,040,000	B	5.1567%

Corporate Governance

Corporate Governance Statement

The Directors of Zapaygo are aware of the importance of sound Corporate Governance. If and when the Company lists on a UK stock market, the Directors of the Company have expressed their willingness to embrace the principles set out in the Combined Code issued by the Committee on Corporate Governance (the “Combined Code”). Although the Directors understand the Combined Code is not compulsory for all UK stock markets, the Directors will apply the principles as far as practicable and appropriate to the Company.

Composition of the Company Board

The Company will consider appointing appropriate Non-Executive Director/s. Should the Company decide to appoint a Non-Executive Chairman, the roles of Chairman and Chief Executive will be kept separate with a clear division of responsibilities ensuring the Company has a balance of responsibility and authority at the head of the Company.

Additional Information

Company website: www.zapaygo.com

Product video: <https://vimeo.com/356008301>

User Video: <https://vimeo.com/377796604>

order ahead & save time



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- ✓ Register quickly & safely
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