



zapaygo[®]

Pitch Deck

Disclaimer

This document is issued by Zapaygo Investments Ltd, (“Zapaygo”) to provide summary information about Zapaygo and its associated entities and their activities current as at the date of this document. The information contained in this document is of general background and does not purport to be complete. It is intended only for those persons to whom it is delivered personally by or on behalf of Zapaygo. By attending this presentation, you represent and warrant that (i) if you are in Australia, you are a person to whom an offer of securities may be made without a disclosure document (as defined in the Corporations Act 2001 (Cth) (“Corporations Act”)) on the basis that you are exempt from the disclosure requirements of Part 6D.2 in accordance with Section 708(8) or 708(11) of the Corporations Act; (ii) if you are in the United States, you are a qualified institutional buyer (as defined under Rule 144A under the U.S. Securities Act; (iii) if you are outside Australia and the United States, you are a person to whom an offer and issue of securities can be made outside Australia without registration, lodgement or approval of a formal disclosure document or other filing in accordance with the laws of that foreign jurisdiction. If you are not such a person, you are not entitled to attend this presentation. Please return this document and any copies and do not provide this document to any other person. This document is not, and should not be considered as, an offer or an invitation to acquire securities in Zapaygo or any other financial products and neither this document nor any of its contents will form the basis of any contract or commitment. This document is not a prospectus and does not contain all of the information which would be required to be disclosed in a prospectus. In particular, this document does not constitute an offer to sell, or a solicitation of an offer to buy, securities in the United States. Securities may not be offered or sold in the United States unless the securities have been registered under the US Securities Act of 1933 or an exemption from registration is available. Neither Zapaygo nor any of its officers, employees, related bodies corporate, affiliates, agents or advisers guarantees or makes any representations or warranties, express or implied, as to, or takes responsibility for, the accuracy or reliability of the information contained in this document. Zapaygo does not represent or warrant that this document is complete or that it contains all material information about Zapaygo or which a prospective investor or purchaser may require in evaluating a possible investment in Zapaygo or acquisition of Zapaygo shares. Nothing contained in this document nor any information made available to you is, or shall be relied upon as, a promise,

representation, warranty or guarantee, whether as to the past, present or the future. Zapaygo has not carried out due diligence investigations in connection with the preparation of this document. You must conduct your own independent investigations and enquiries as you deem fit. The information set out in this document does not constitute or purport to be a recommendation by Zapaygo, its officers, employees, agents or advisers and has been prepared without taking into account the objectives, financial situation or needs of individuals. The information in this document does not constitute financial product advice (nor investment, taxation or legal advice). To the maximum extent permitted by law, Zapaygo and its related bodies corporate and each of their respective directors, employees, officers, affiliates, agents and advisers expressly disclaim any and all liability (including without limitation for negligence) for representations or warranties or in relation to the accuracy or completeness of the information, statements, opinions or matters, express or implied, contained in, arising out of or derived from, or for omissions from, this document including, without limitation, any historical financial information, any estimates or projections and any other financial information derived therefrom. In particular, this document does not constitute, and shall not be relied upon as, a promise, representation, warranty or guarantee as to the past, present or the future performance of Zapaygo. This document contains certain forward-looking statements and opinion which are provided as a general guide only and should not be relied on as an indication or guarantee of future performance and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of Zapaygo. Past performance is not necessarily a guide to future performance and no representation or warranty is made as to the likelihood of achievement or reasonableness of any forward looking statements or other forecast. Information in this document (“Confidential Information”) is confidential and by accepting the invitation and attending this presentation you agree to keep this information confidential and not to disclose it to anyone within your organisation except on a need-to-know basis and subject to these restrictions, or to anyone outside your organisation. You must not copy, use, publish, record or reproduce the Confidential Information or directly or indirectly disclose it to any person without the prior written consent of Zapaygo, which may be withheld in its absolute discretion.



PRE-ORDER AT YOUR FAVOURITE PLACES

Something about waiting in queues just doesn't vibe with today's on-demand society.

Despite technology's best efforts to deliver instant gratification at every turn, waiting aimlessly to be served at a local establishment remains too prevalent an occurrence. Zapaygo's core functionality works by connecting the user directly to a venue's ordering/POS system.





Each day in large cities "assuming 240 working days", most people wait in queues some 15 minutes a day to order morning coffee, lunchtime meals and spend time paying, and waiting for preparation of food and beverage. In total that is 3,600 minutes a year wasted, totaling 7.5 working days.

At other times, drinks after work and visitors to stadiums, arenas and events have their experiences compromised by waiting in queues for food and refreshments.

15

Minutes everyday wasted waiting in queues

3,600

Minutes a year

7.5

Working days equating to a whole working month



Pain Points Throughout The Value Chain



For Consumers

- Queueing to order, pay, and wait to receive goods is too long a cycle
- Poor ordering experience at cramped/noisy venues
- Lack of accessibility for hard of sight/hearing customers
- No single go-to App for priority ordering & rewards



For Venues

- Order/payment processing done in direct communication with customers, leading to mistakes
- Struggle to make the most of demand at peak times
- Lack express lane/pre-order functionality and facilities



For Brands

- No go-to App for in-venue product promotion
- Lack of customer purchase insight
- No customer engagement opportunities
- Lack of know-how to design and implement loyalty programs



PRE-ORDER AT YOUR FAVOURITE PLACES

Zapaygo is a convenient mobile ordering and payment platform, which enables consumers to order products and have them delivered to their table, home, workplace, or simply collect it from a bar, counter or dedicated pick up point.



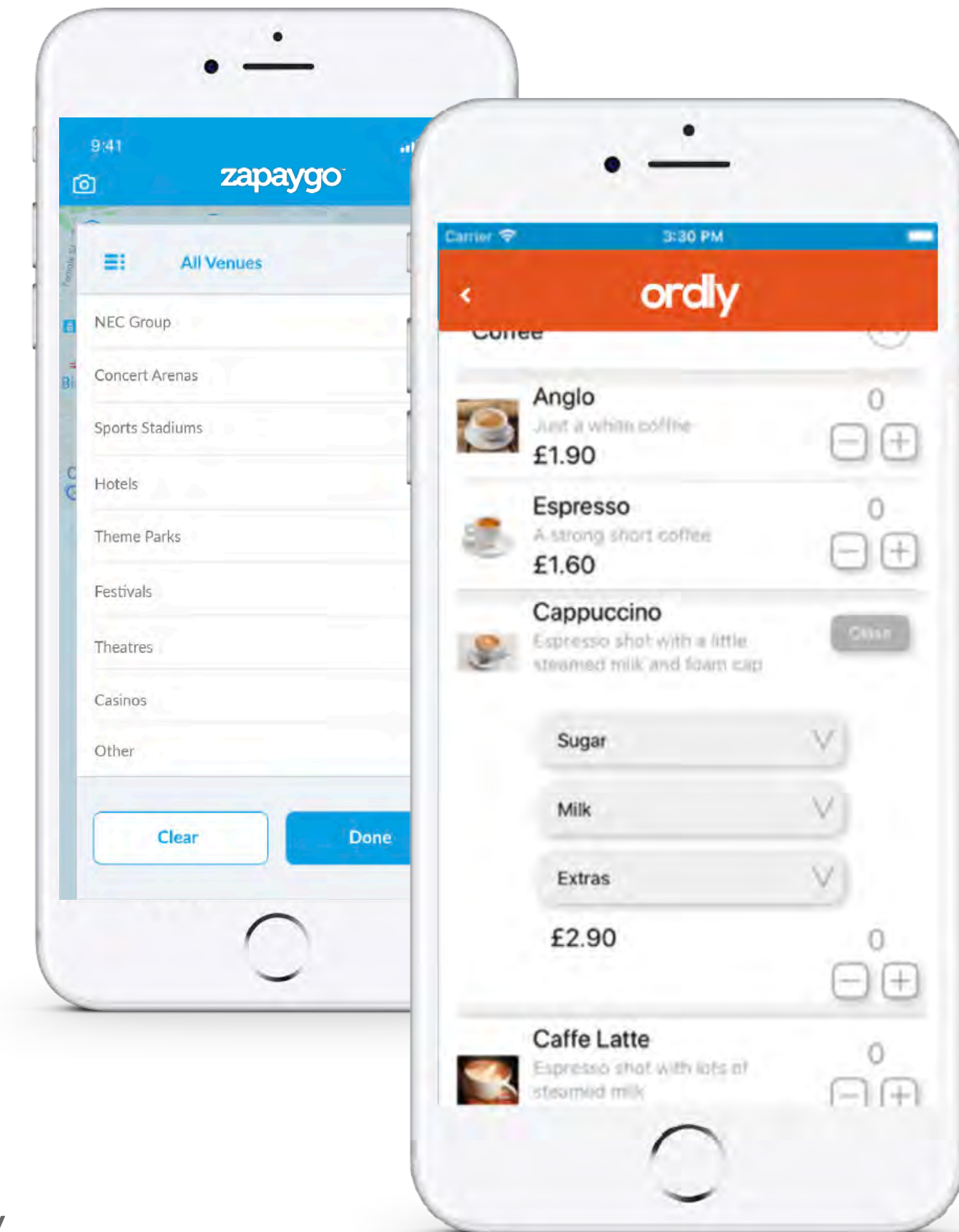


Reducing Transaction Friction

Zapaygo and **Ordly** provide popular venues with pre-paid / pre-order facilities to defined market segments with high demand use-cases, for anything to be collected from a bar or counter, or delivered to a table, home or workplace.

- ✓ **Seamless point-of-sale technology platform** for merchants
- ✓ **Mobile ordering with RewardZ** for consumers
- ✓ **Insight and loyalty-building perks** for global brands
- ✓ **Potential cross platform usage** depending on user preferences
- ✓ **Why two brands?** Research has identified that while the name 'Zapaygo' lends itself to most user cases, some venues such as white table cloth restaurants or exclusive bars may prefer a more subtle brand name. Ordly gives the company some flexibility if needed.

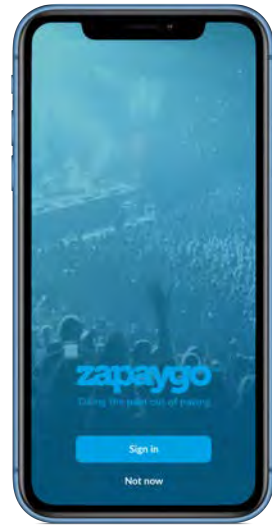
zapaygo® ordly™





User Screenflow

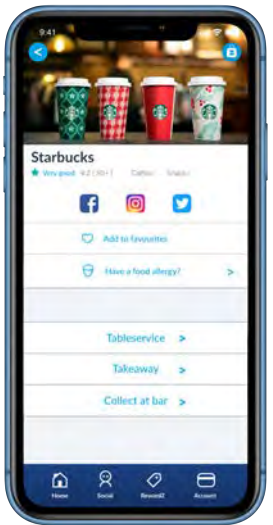
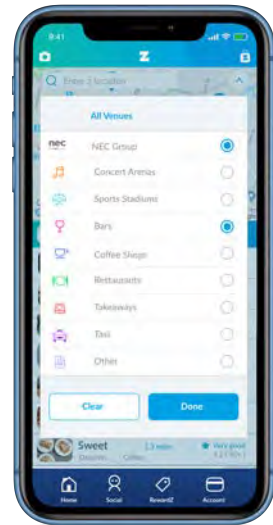
Video Introduction



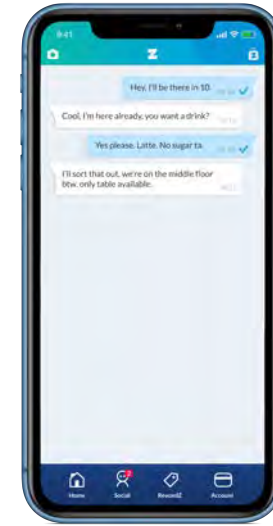
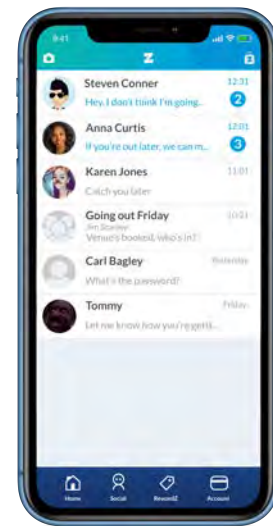
Dynamic Location based home screen



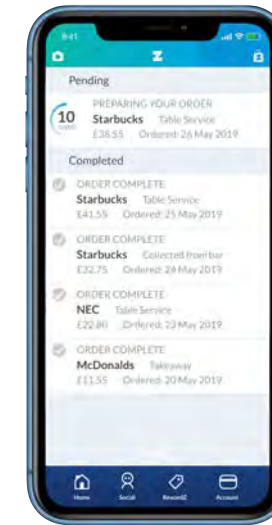
Easily Find Venues and locations



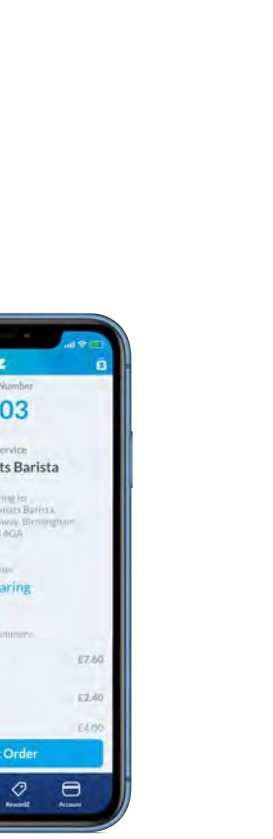
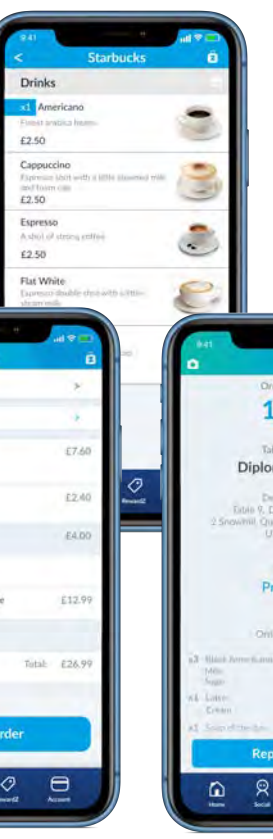
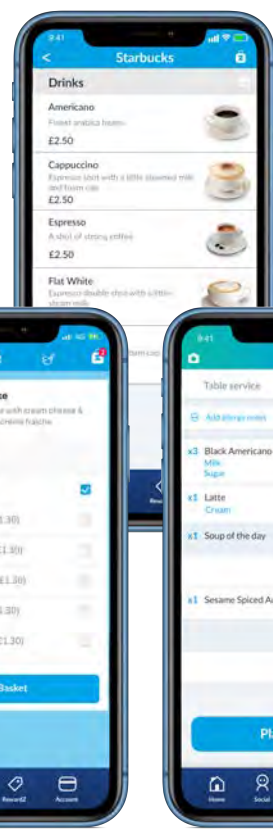
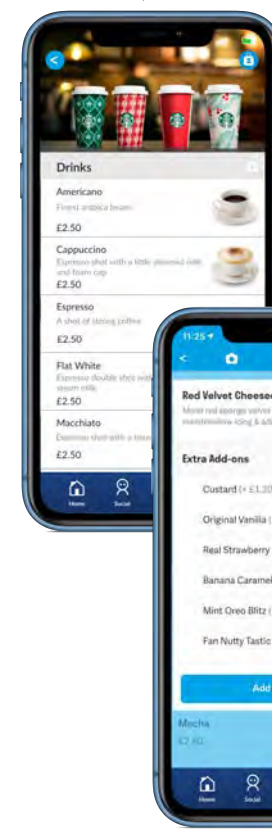
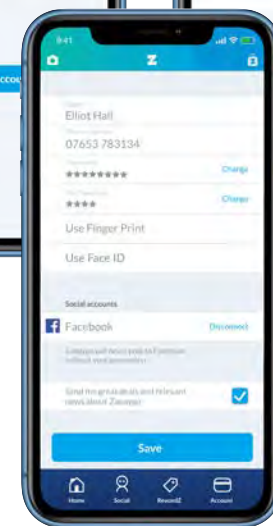
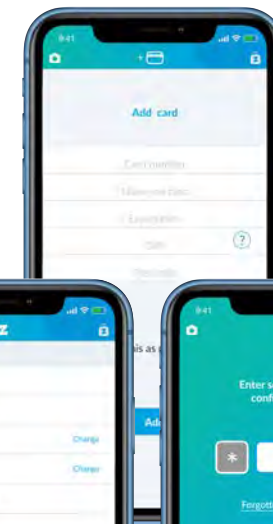
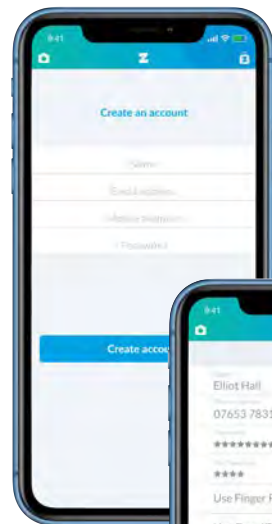
Message your friends to check what they want ordering?



Camera Ordering

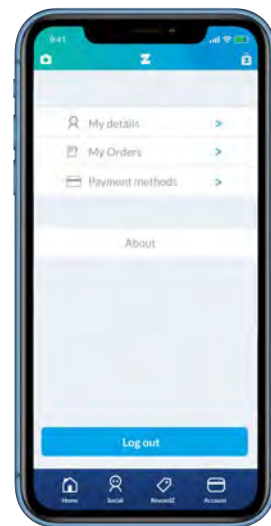
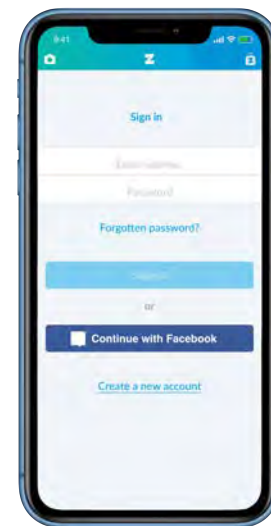
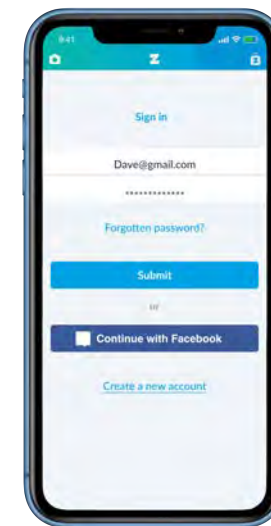


Easy, seamless, secure Sign up



Order Summary

Members Sign in.





Technology Overview

The current version of the smart phone app is available on Apple iOS and Android devices and can be downloaded from the UK App Store and Google Play.

1. Download the app
2. Simple registration process
3. Order

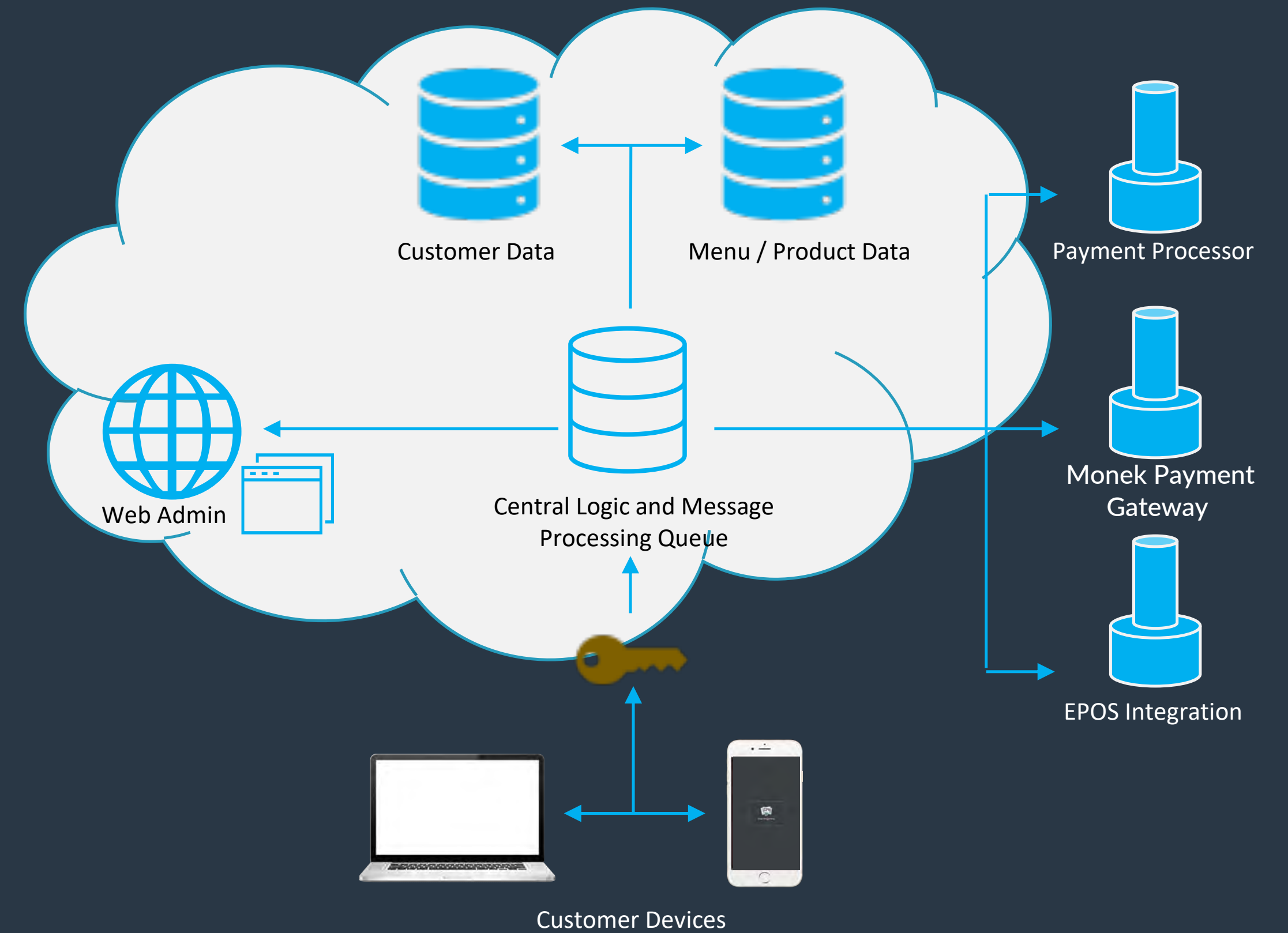
Customer details are captured and stored in the data store on the server.

Real Time Payment Platform

Utilizing a cutting edge real-time bidirectional event-based communications platform allows Zapaygo to offer a world-class end user experience that is fast and efficient.

Technology Stack

- * NET Core 2.1
- * Typescript / Angular 6.0
- * Azure Cloud Technology
- * Xcode
- * Java
- * IBM Omni-Channel
- * Ionic (formerly Xtify)
- * Big Data & Analytics (IBM)
- * Real Time Web Sockets





PRE-ORDER AT YOUR FAVOURITE PLACES

Zapaygo & Ordly stand apart as lifestyle Apps designed to be an integral part of how we live everyday. Users will access our partner network 24/7/365 from anywhere in the world, giving them the freedom to order products when & how they choose.

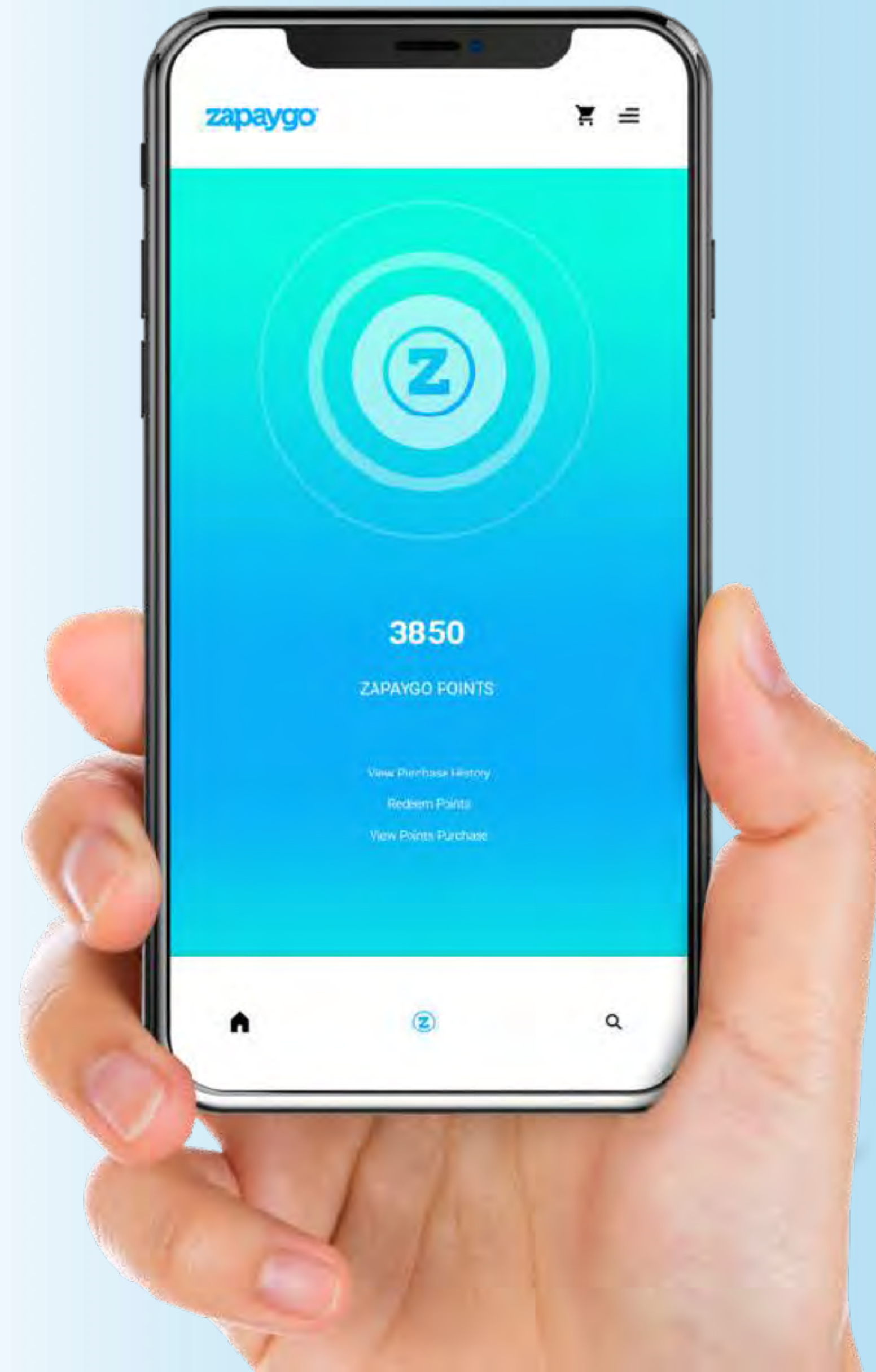
Combining the Apps with a best-in-class loyalty membership program and a RewardZ Market Place token, users will have access to promotions, discounts, and customized membership rewards to create memorable experiences designed specifically for them.



PRE-ORDER AT YOUR FAVOURITE PLACES

reward.**Z**TM

We believe everyone wants a premium and personalised experience.





Loyalty Programs Are Essential to Retail Strategies

The Value of Existing Customers

- \$1.6 trillion per year is lost by businesses when their customers decide to switch.
- The chances of selling to a new customer are 5-20% compared to 60-70% with existing customers.
- Bringing in new customers can cost as much as 16 times more than retaining your current clients.
- 80% percent of your future profits will come from just 20 percent of your existing customers.
- Existing customers contribute to 65% of a company's business, which means that only 35% will come from potential newcomers.

Why Customers Leave

- A typical American business will lose 15% of its customers each year.
- 68% of millennials report that they will not be loyal to a brand if that brand does not have a good loyalty program.
- 78% of consumers have reported abandoning a transaction due to a poor customer service experience.
- 60% of consumers have reported leaving a business due to unfriendly service, and 46% reported leaving due to an employee's lack of knowledge.

The Value of a Good Loyalty Program

- 87% of shoppers reported that they want brands to have loyalty programs.
- 64% of brands reported an increase in loyalty memberships in the past year alone.
- Consumers are retracting loyalty or switching loyalty programs faster than even three years ago, with 78% of consumers reporting they are retracting loyalty at a faster pace.
- 54% of consumers say that they would consider doing more business with a company for loyalty rewards.
- 46% said that they have already increased the amount of business with a company because it offered loyalty rewards.



PRE-ORDER AT YOUR FAVOURITE PLACES

Key Highlights

Exclusive partnership with Verteda EPOS
9000 POS installed, 79% of users are repeat, 1m orders per week, 60+ Sports & Music UK venues, \$15 average spend.



MVP available for iOS and Android devices



Growth Industries

Consumer services, merchant services and financial services



Initial F&B Launch Market Size

\$35 billion UK eating and dining market



Target Customer

Consumers and venues seeking improved transactional processes



Key Benefits

Consumers

Convenience and Security

- Visibility and overview of venues based on location
- Order in advance of arrival at venue
- Digital copy of receipt
- No need to take cards / cash out

Speed of Serve

- No wait for bill
- No queuing, stay at table with friends

Rewards

- Earn rewards, loyalty points, discounts and get cash back
- Exclusive priority access / tickets and other premium offers

Venues

Speed of Serve

- Increased by up to 40% compared to traditional model

Convenience and Security

- Less cash on site

Revenue Growth

- Upsell and cross-sell with minimal effort
- Push notify customers offers
- Significantly increase revenue thanks to ease of ordering
- Alert users to quieter areas during peak times

Rewards

- Allows cashless payments without any changes to current system

Brands

Direct Communication

- Brand promotion / placement in app

Data / Targeted Marketing

- Link spending habits with specific customer groups

Promote and Encourage Loyalty

- Repeat usage

Digital Presence and Communication

- Zapaygo becomes the go to app for lifestyle convenience



Our Partners



Verteda.com. Verteda is the EPOS system of the NEC Group and the majority of high profile football clubs and concert Arenas in the UK, Verteda has on average 1m transactions per month.



Mpowermsl.com. MSL is an Australian listed company. It is an EPOS and membership business intelligence service provider. MSL springboards Zapaygo into 25 countries via all of its services to thousands of existing clients that already have tens of millions of customers that will be exposed to the Zapaygo brand.

Integrations

We are continually broadening the Zapaygo platform with integrations designed to enhance the user and merchant experience, from leading application developers:

- ✓ Access to POS systems
- ✓ Voice orders
- ✓ Delivery
- ✓ Ability to access cash machines without your card

Zapaygo has taken the affiliate marketing route where our main partners will promote the use of Zapaygo at no or very little cost to Zapaygo, as it will in turn improve their own revenues. This will grow Zapaygo's user base, the partnerships mentioned above alone, will give Zapaygo 50m + opportunities per year in the UK alone to convert people to Zapaygo users.

MPower MSL

MPower MSL (ASX:MPW) is a trusted solution provider to approximately 2,300 clients in over 20 countries, spanning 5 continents.

It provides hosted, software as a service (SaaS) and on-site deployed solutions to clients in the sport, leisure and hospitality sector - developing loyal communities with a product suite aimed at increasing consumer engagement, promoting efficiency in the workplace and developing loyalty through positive experiences.

Stadiums

Wembley, Old Trafford, Atletico, Madrid, Anfield, Arsenal Emirates, ANZ Stadium, Melbourne Park, Arena Racing Company and the MCC.

Arenas

Arenas including the Brisbane CEC, Melbourne CEC, Manchester Arena, O2 Arena, NEC & the Royal Albert Hall.

Theme Parks

Theme Parks including Wet N Wild Las Vegas and Gold Coast, Sea World Gold Coast, Movie World & Ferrari World (UAE) & YAS Water World (UAE).

Retail

Retail Outlets including Pizza Hut (UK), Dave & Busters (US), Wendy's (US), Aberdeen Angus (UK), Domity's Restaurants (France) & Starr Restaurants (US).

Catering

Contract Catering including Centerplate UK, Compass Group UK, Delaware North & Elior UK.

Hotels

Hotels / Resource including One Aldwych, Bulgari Hotel, The Ritz, Regency Hotels, Mandarin Oriental, Hamilton Island, Merivale & Compass Truworths.

Golf

Golf Associations including Royal & Ancient, Golf Australis, PGA of Australia, Danish Golf Association, Swedish Golf Association & Norge Golf Association.

Sport

Golf, Private, Social and Sporting Clubs including Royal Sydney, Royal Melbourne, The Belfry, Brisbane Racing Club & Queensland Club.



Our Ecosystem - The Zapaygo Marketplace

In addition a powerful platform enabling direct in-venue purchases, we are providing an exclusive membership-based loyalty and rewards platform built on blockchain technology, where ZAP tokens will be upcycled to create a deep and comprehensive ecosystem that will continue to grow as more venues sign on to the Zapaygo platform.

- 1 Exclusive to Zapaygo customers
- 2 Consumers acquire a redeemable voucher not the underlying physical offer
- 3 Vouchers can only be redeemed on Zapaygo's mobile ordering and payment platform
- 4 ZAP's will be the only accepted payment form





PRE-ORDER AT YOUR FAVOURITE PLACES

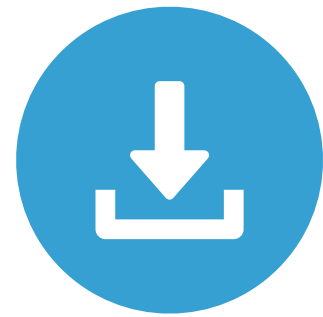
zapaygo[®]

Priority ordering and collection points for Zapaygo users in participating venues





The State of Mobile 2018



194B

Worldwide downloads in 2018.



18B

Global time spent in shopping apps in 2018, up 45% from 2016



3 Hrs

Per day spent in mobile by the average user in 2018.



130%

Globally, consumers sourced food & drinks through apps 130% more often in 2018 than 2016.

Globally, mobile is set to comprise 75% of total eCommerce transactions by 2021.



PRE-ORDER AT YOUR FAVOURITE PLACES

Customers are increasingly buying items on their smartphones and their adoption of Zapaygo will move their existing mobile buying habits on to different products, enabling instant on-premise ordering, payment and fulfilment.

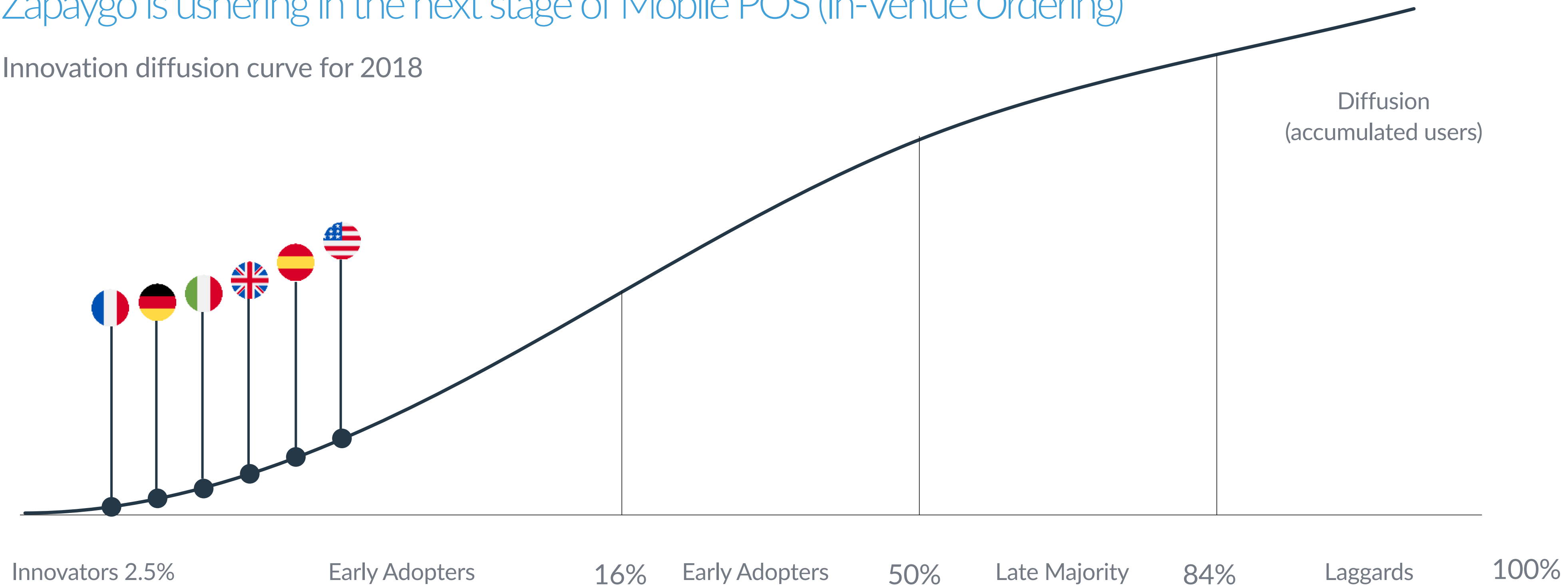




Adoption of Mobile POS Payments is at Early Stages

Zapaygo is ushering in the next stage of Mobile POS (In-Venue Ordering)

Innovation diffusion curve for 2018



The diffusion of innovations graph shows successive groups of consumers adopting Mobile POS Payments (the graph above shows the penetration rate of selected countries). Innovations in general are not adopted by all individuals at the same time. Instead, they tend to adopt in a time sequence, and can be classified into adopter categories based on how long it takes until they begin using the service. Diffusion is considered to be the rate and volume at which innovations spread among their users (an adoption rate of 100% is theoretically possible but not realistic). Considering the convenience of mobile payment technologies, the Mobile POS Payments market is likely to experience further growth in the next years.



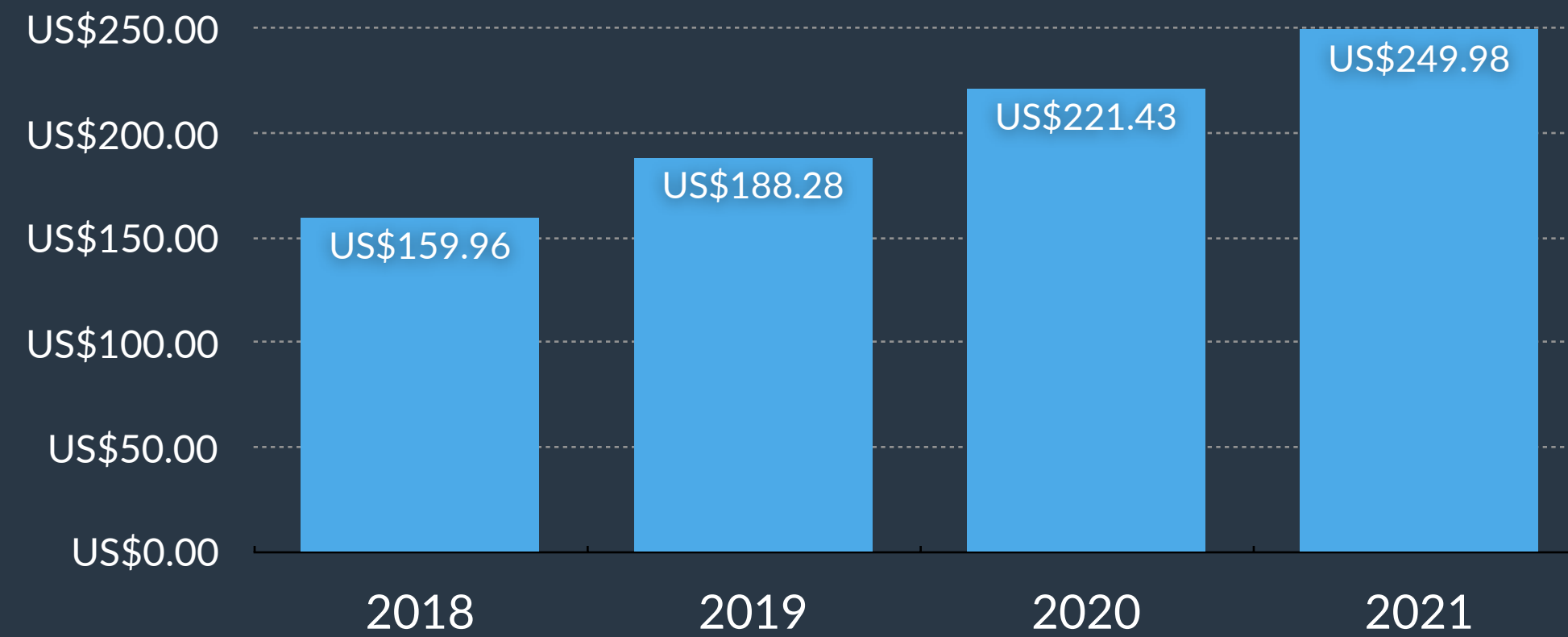
Mobile Ad Market is Growing Exponentially

As mobile devices have experienced significant usage, mobile advertising has followed.

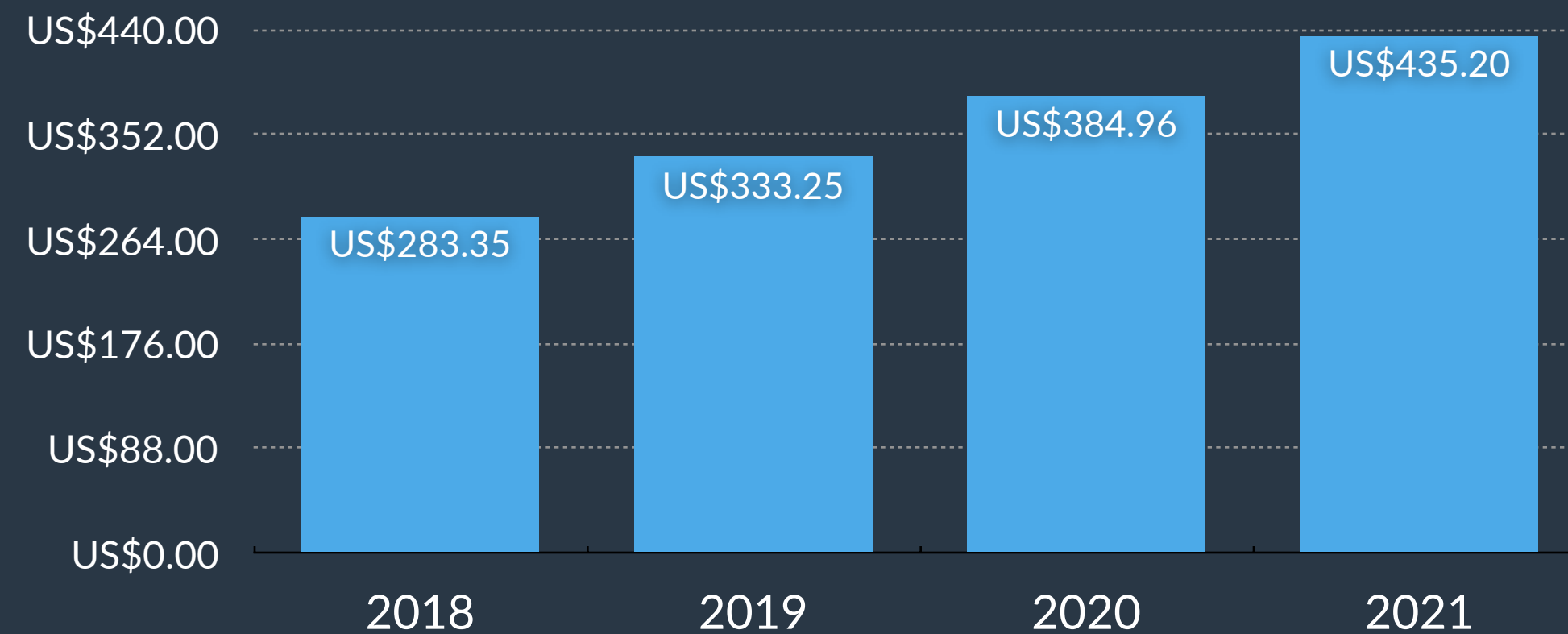
Worldwide mobile advertising is at \$188 billion for 2018, up 235% in the past three years, and it is expected to increase over the next two years to \$250 billion by 2021.

Digital ad spend is expected to increase 82% from \$283 billion in 2018 to \$517 billion by 2021.

Mobile Ad Spending Worldwide, 2018 - 2021



Digital Ad Spending Worldwide, 2018 - 2021





Market Opportunity

Zapaygo's core functionality places us front & center in the \$5.65 trillion global food & beverage market. But for the sake of a more tactful initial approach, we've identified venues and consumers in the UK as our initial primary target market focus. Once the UK is up and running in high volume, high profile venues the world over will follow.

The eating & dining market within this segment is valued at \$35 billion in its own right - with 120,000 on-trade venues in the UK. There was an estimated \$31.87 billion in wet sales alone in UK bars at latest count, placing a massive obtainable total at our disposal.



Global food and beverage market

\$5.65 trillion



Eating and dining market

\$28 billion

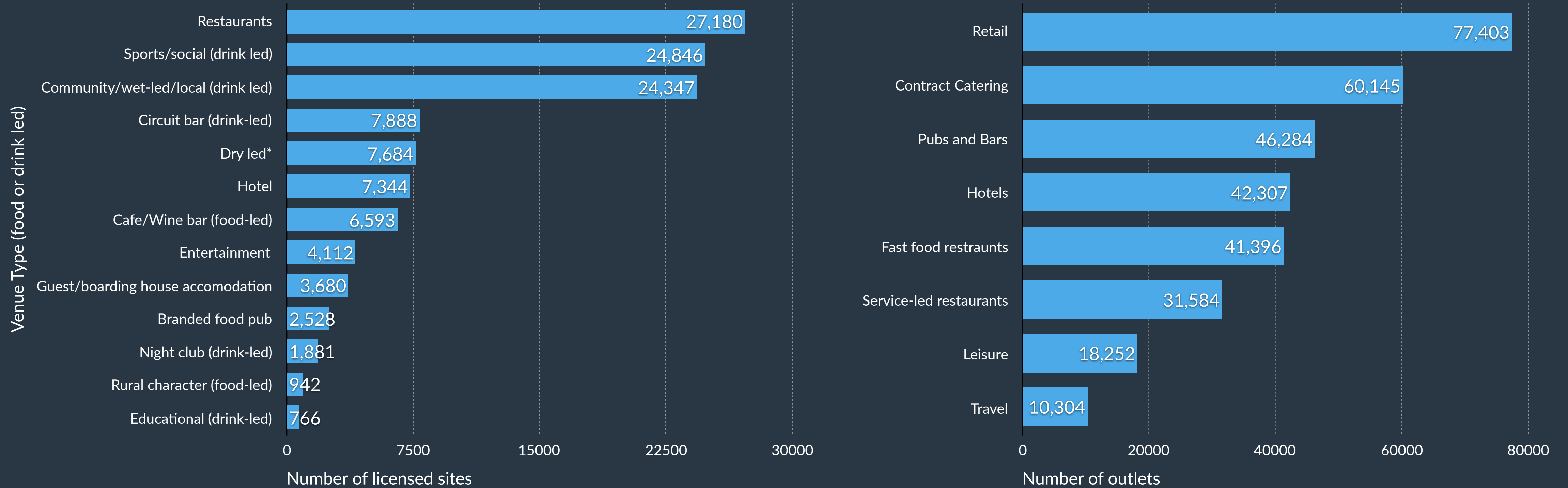


Wet sales in the UK

\$31.87 billion



The UK On-Trade Market



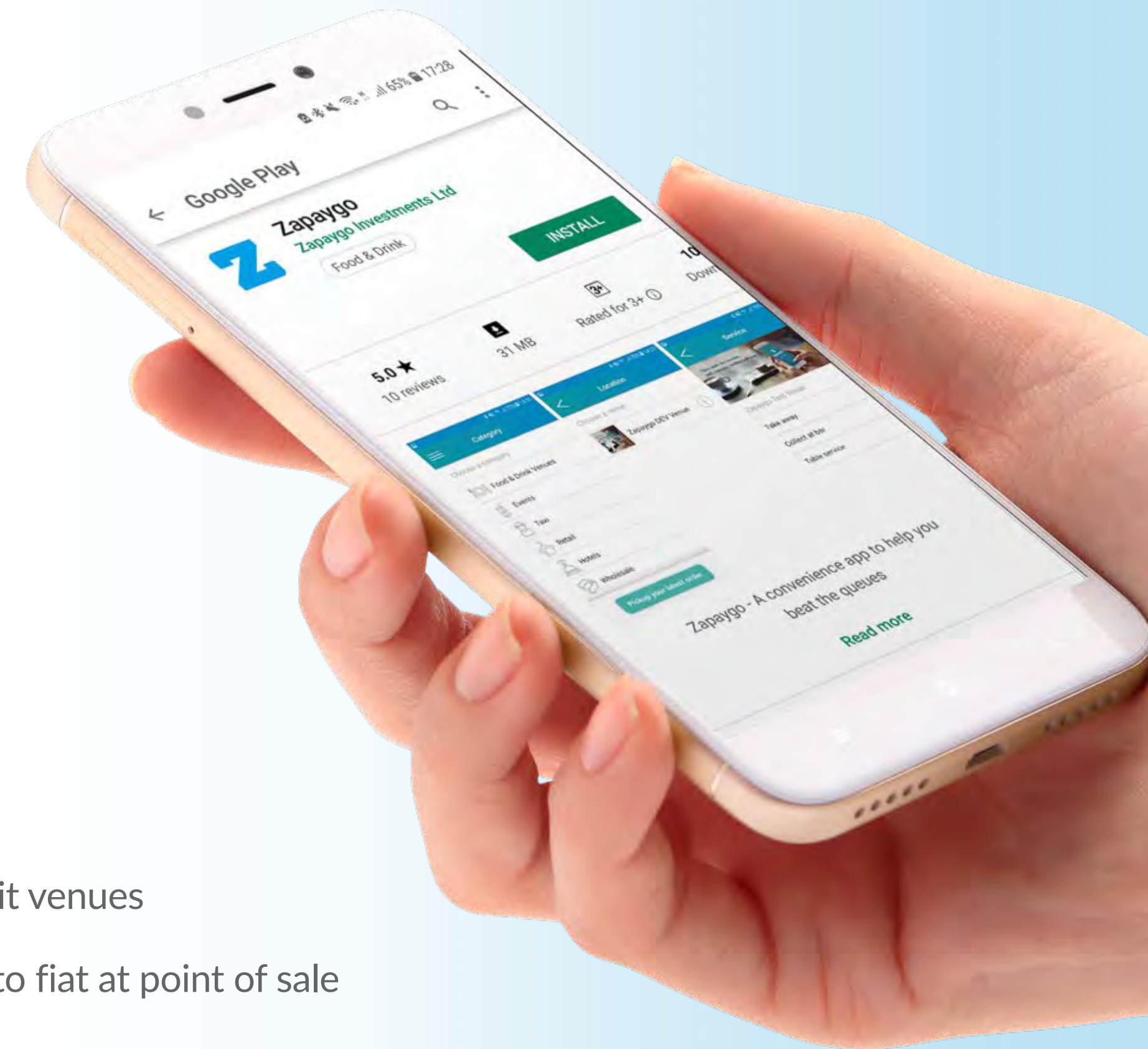


Revenue Model

In line with our efforts to gain a strong early user foundation, the Zapaygo App is free to download for both Apple and Android smartphones. Zapaygo's first revenue stream is monthly fees and small percentage of processing fees.

Other key present or future revenue streams include (but are not limited to):

- ✓ Managed Campaigns (coming soon)
- ✓ Payment processing
- ✓ Enable venues to market to their existing consumers
- ✓ Brand placement
- ✓ Discount and voucher schemes
- ✓ Enable venues to. Market to Zapaygo customers
- ✓ Big data
- ✓ Profits from iPad rentals
- ✓ ID verification
- ✓ ATM withdrawals
- ✓ Proof of encouraging consumers to visit venues
- ✓ Conversion to other cryptocurrencies to fiat at point of sale
- ✓ Resale of other cryptocurrencies
- ✓ Cash reconciliation services
- ✓ General advertising at payment completion





Our Strategy

Our initial UK launch will be powered by the leverage of our MSL and Verteda partnerships and eventually be complemented with world-class marketing strategies (digitally-focused).

Successful UK penetration will then lead to broader retail coverage and launches in the US, Europe, Australia, and beyond. At the same time, our scalable technology will continue to lower our merchants' operational costs as we grow larger.

As for other business developments, we believe the following initiatives will unlock additional revenue flow to our company:



Data Mining

User data we store will be available for purchase by venues and brands, while also providing us with better insight into how to serve them better



Brand Placement

Early discussions with suppliers have indicated a willingness to pay a premium to us to have their products appear at the top of any menu



Direct Marketing

Leveraging the data we mine, retailers & suppliers can promote appropriate products and services directly to specific Zapaygo & Ordly users

Disclaimer

This is Not an Offer to Purchase or Sell Securities. This overview is for informational purposes and is not an offer to sell or a solicitation of an offer to buy any securities in the Company and may not be relied upon in connection with the purchase or sale of any security. Securities of the Company if offered, will only be available to parties who are “accredited investors” (as defined in Rule 501 promulgated pursuant to the Securities Act of 1933, as amended) and who are interested in investing in the Company on their own behalf. Any offering or solicitation will be made only to qualified prospective investors pursuant to a confidential offering memorandum, and the subscription documents, all of which should be read in their entirety.

To obtain further information, you must complete our investor questionnaire and meet the suitability standards required by law.

Cautionary Note Regarding Forward-Looking Statements/ Pursuant to the U.S. Private Securities Litigation Reform Act of 1995

This investment brief contains, and our officers and representatives may from time to time make, “forward-looking statements” within the meaning of the safe harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by words such as: “anticipate,” “intend,” “plan,” “goal,” “seek,” “believe,” “project,” “estimate,” “expect,” “strategy,” “future,” “likely,” “may,” “should,” “will” and similar references to future periods. Examples of forward-looking statements include, among others, statements we make regarding launch of products, sales, markets, marketing strategies, our estimates on future financial performance, revenue growth and earnings, anticipated levels of capital expenditures and our belief that offering proceeds will provide sufficient liquidity to fund our business operations over the next 36 months.

Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based only on our current beliefs, expectations and assumptions regarding the future of our business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are

- outside of our control. Our actual results and financial condition may differ materially from those indicated in the forward-looking statements. Therefore, you should not rely on any of these forward-looking statements. Important factors that could cause our actual results and financial condition to differ materially from those indicated in the forward-looking statements include, among others, the following:

- Risks Related to the Company’s Business

- Limited Operating History

- Negative Cash Flow for the Foreseeable Future

- We will need significant additional capital, which we may be unable to obtain.

- If our strategy is unsuccessful, we will not be profitable, and our stockholders and token holders could lose their investment.

- If we are unable to manage our intended growth, our prospects for future profitability will be adversely affected.

- If we cannot keep pace with rapid developments, changes and consolidation occurring in our industry and successfully provide new services to our clients, the use of our services could decline, reducing our revenues.

- The payment processing industry is highly competitive. Such competition could adversely affect the transaction and other fees we receive from merchants and financial institutions, and as a result, our margins, business, financial condition and results of operations.

- Unauthorized disclosure of data, whether through cybersecurity breaches, computer viruses or otherwise, could expose us to liability, protracted and costly litigation and damage our reputation.

- Our systems and our third party providers’ systems may fail or become obsolete due to changes implemented to keep pace with technological advances, our inability to keep pace with such technological advances or factors beyond our control, which could interrupt our service, cause us to lose business and increase our costs.

- The United Kingdom’s proposed withdrawal from the European Union could adversely affect our business and financial results.

- Any future acquisitions and partnerships that we make could disrupt our business and harm our financial condition.

- Changes in the rules or standards of payment networks and card schemes could adversely affect our business, financial condition and results of operations.

- Because our business is international in nature, we are subject to various geopolitical, regulatory, tax and business risks, including movement in foreign exchange rates.

- Economic and political uncertainty in the U.S. and globally could adversely affect our revenue and results of operations.

- Fraud by merchants or others could have a material adverse effect on our business, financial condition and results of operations.

- Our risk management framework may not be fully effective in mitigating our risk exposure against all types of risks.

- Governmental regulations designed to protect or limit access to consumer information could adversely affect our ability to effectively provide our services to merchants.

- We may incur losses associated with foreign currency exchange rate fluctuations and may not be able to effectively hedge our exposure.

- The costs and effects of pending and future litigation, investigations or similar matters, or adverse facts and developments related thereto, could materially affect our business, financial position and results of operations.

- We may not be able to successfully manage our intellectual property and may be subject to infringement claims.

- If we lose key personnel or are unable to attract, recruit, retain and develop qualified employees, our business, financial condition and results of operations may be adversely affected.

- We may need to raise additional funds to finance our future capital needs, which may prevent us from growing our business.

- Low barriers to entry and high competition in the industry

- Risks associated with brand development of the Company

- Difficulty to Forecast

- The Company may not Meet the Milestones in the Timelines Described in this Memorandum

- Risks Related to This Offering

- Discretion in the Use of Proceeds

- We are not providing complete financial statements; you will not have historical information relating to our operations

- Our Business Plan contains projections related to our financial performance and have implications as to our Security Token value, but we can offer no assurance we will be able to meet these projections.

- We have unilaterally determined the terms of the Offering of the Security Tokens

- The Security Tokens do not provide voting rights

- All financial investments, including digital token offerings, are inherently of risk

- Our tokens may be illiquid for long periods of time

- There is unpredictability regarding regulations for blockchain and cryptocurrency related or derived assets

- Limited transferability of the Securities Tokens

IN ADDITION TO THE ABOVE RISKS, BUSINESSES ARE OFTEN SUBJECT TO RISKS NOT FORESEEN OR FULLY APPRECIATED BY MANAGEMENT. IN REVIEWING THIS MEMORANDUM, YOU SHOULD KEEP IN MIND THAT THERE MAY BE OTHER POSSIBLE RISKS THAT COULD BE IMPORTANT.

Never miss a moment....

zapaygo
PRE-ORDER
COLLECTION

