



Welcome to,

9PAY

Speeding Up Your Crypto Payments

REVOLUTIONIZING **FINANCIAL TRANSACTIONS**

Accepted by **100M+** merchants worldwide.



Apple Pay



stripe

amazon pay



PavU

CC-Avenue

Zelle

clover

venmo

paddle

Traditional Credit Cards

Key features and limitations

Traditional credit cards are great because they offer **convenience and security, with benefits like fraud protection**, rewards, and the ability to use them almost anywhere in the world. However, they do have some downsides, **like high fees, interest rates**, and the fact that they rely on traditional banks to work.



9PAY CARDS

Key features and advantages:

9Pay Cards give you the best of both worlds—the benefits of cryptocurrencies with the convenience of credit cards. With 9Pay, you get instant payments, global access, lower fees, enhanced security, and the chance to earn rewards in cryptocurrency.

Easily deposit and spend in top cryptocurrencies



BENEFITS OF 9PAY CARDS

VISA
Platinum Business



Instant Payments

The 9Pay card provides near-instant transactions, eliminating traditional banking delays. This speed significantly enhances user experience and transaction efficiency.



Global Accessibility

The 9Pay card can be used globally without currency exchange, making it highly convenient for international travellers and users worldwide.



Lower Fees

Traditional credit cards incur high transaction and exchange fees. The 9Pay card significantly reduces these costs, making transactions more economical for users.



Security

Blockchain technology ensures 9Pay card transactions are encrypted and stored on a decentralized ledger, providing robust protection against fraud and hacking.

How It Works



Methods to fund the 9Pay Card:

Users can **fund their 9Pay Card** by transferring cryptocurrency from their digital wallets. It also allow funding through **bank transfers** or **other payment methods** and **exchanges**, making it flexible and convenient for everyone.

Using the 9Pay Card for Purchases:

9Pay Cards work just like traditional credit cards for **Online** and **In-Store Purchases**. Just swipe or enter your card details at checkout, and your transaction will be **Processed smoothly and instantly**.

Conversion Process:

When you make a purchase with 9Pay, the **Required amount of cryptocurrency** is automatically **converted to fiat currency** at the current exchange rate. This ensures that merchants receive payment in their **local currency**. Plus, you can also **withdraw cash from ATMs**, just like with a regular card.

9PAY CARDS

Options & Privacy

- **Virtual and Physical Cards:**

The 9Pay Card gives you the option of both **virtual** and **physical cards**. The **virtual card** is perfect for **online transactions**, while the **physical card** is great for **in-store purchases**.

- **Ensuring user privacy:**

The 9Pay Card **puts your privacy first**. Your **personal data is encrypted**, and transactions can be done **anonymously**, providing you with a **high level of privacy** and security.



SEAMLESS TRANSACTIONS



Self guided application flow

Simply apply online, complete KYC in the app, and fund your account to get started.



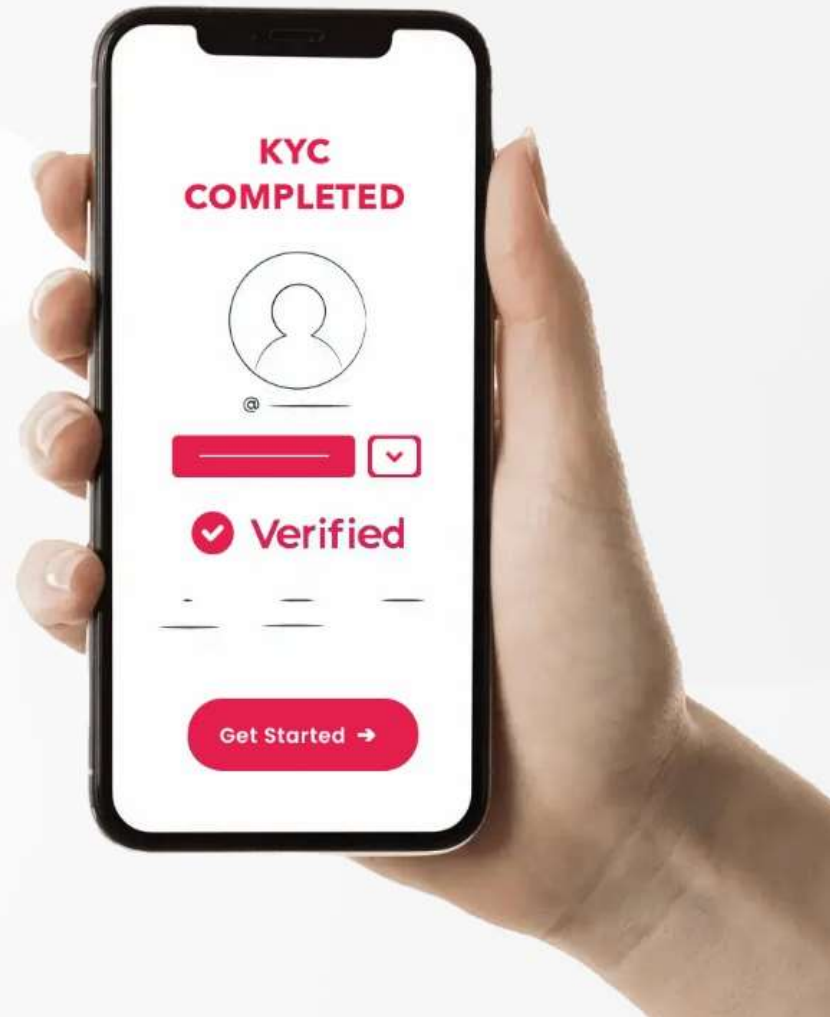
Mobile App Integration

The 9Pay app provides real-time tracking, balance updates, rewards, and security control.



Monitoring and Tracking Expenses

The 9Pay app offers tools to monitor expenses, set budgets, get spending alerts, and view transaction history



SECURITY MEASURES

- **Fraud Prevention -**

9Pay employs advanced fraud detection systems to monitor transactions for suspicious activity.

- **Multi-Factor Authentication -**

Multi-factor authentication (MFA) adds an extra layer of security by requiring users to verify their identity.

- **Customer Protection Policies -**

9Pay provides insurance coverage for unauthorized transactions and a robust dispute resolution process to protect users.



MARKET POTENTIAL



CURRENT MARKET TRENDS AND USER ADOPTION

The interest in cryptocurrency is growing rapidly, with increasing user adoption worldwide. More people are looking for ways to integrate crypto into their daily lives, making the market ripe for crypto credit cards.



COMPETITIVE LANDSCAPE

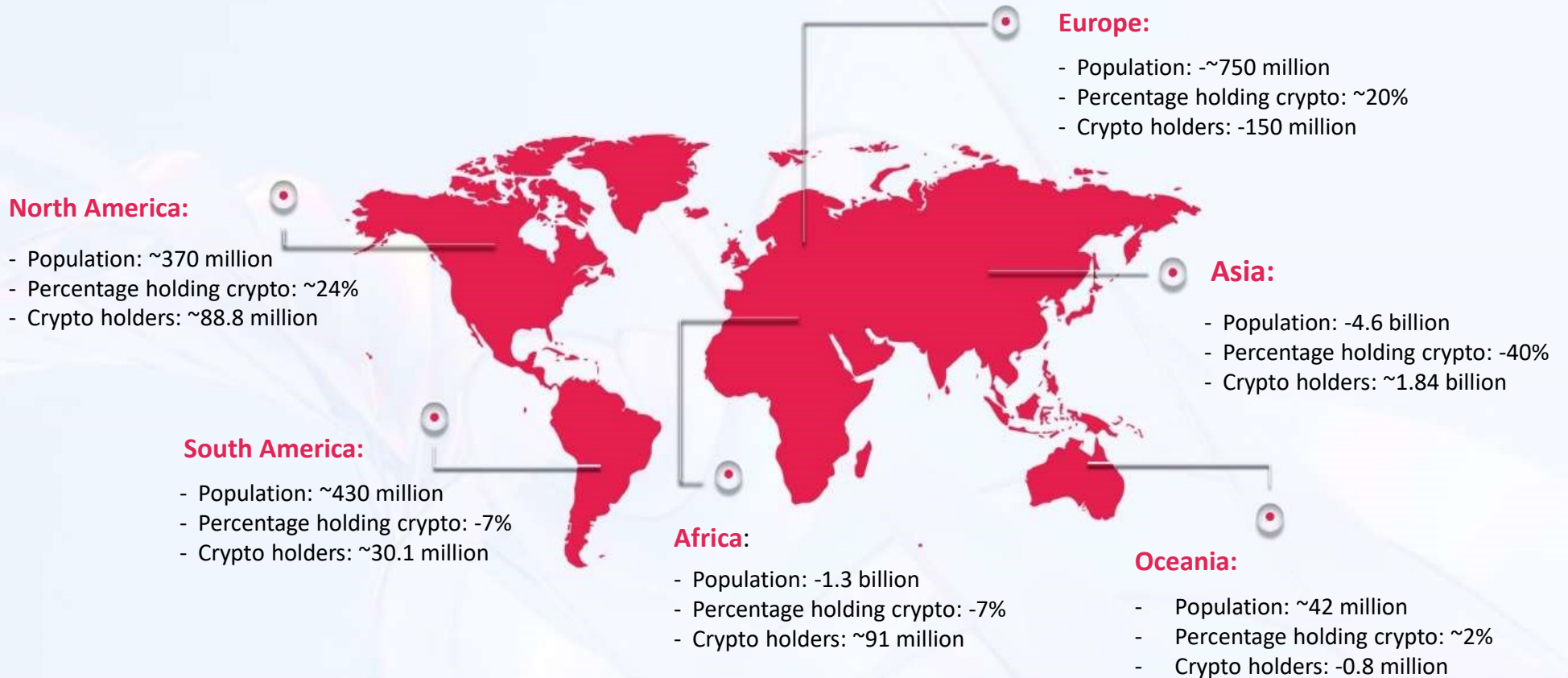
While there are several players in the crypto credit card market, 9Pay stands out due to its unique features, superior security, and user-friendly experience. We continually innovate to stay ahead of the competition.



GROWTH POTENTIAL AND PREDICTIONS

The market for crypto credit cards is expected to grow exponentially in the coming years. 9Pay aims to capture a significant share of this market by expanding its offerings and enhancing user experience.

DEMOGRAPHIC BREAKDOWN OF CRYPTOCURRENCY HOLDERS BY CONTINENT



These figures are rough estimates based on the percentage of holders and population data and may not reflect the most current trends in cryptocurrency adoption.

CHALLENGES AND RISKS

➤ **Market Volatility**

Cryptocurrency prices can be highly volatile, which may impact the value of transactions. 9Pay mitigates this risk by offering stablecoin options and instant conversion features.

➤ **Regulations and Compliance**

The regulatory landscape for cryptocurrencies is evolving. 9Pay ensures compliance with relevant laws and regulations, providing a secure and legal framework for users.



GLOBAL CRYPTO

SPENDING

Use your cryptocurrency to make purchases globally and transfer fiat currency to anyone, anywhere in the world.

NETFLIX

TikTok

Spotify

STARBUCKS

YouTube

amazon

AliExpress

facebook

KFC

PayPal

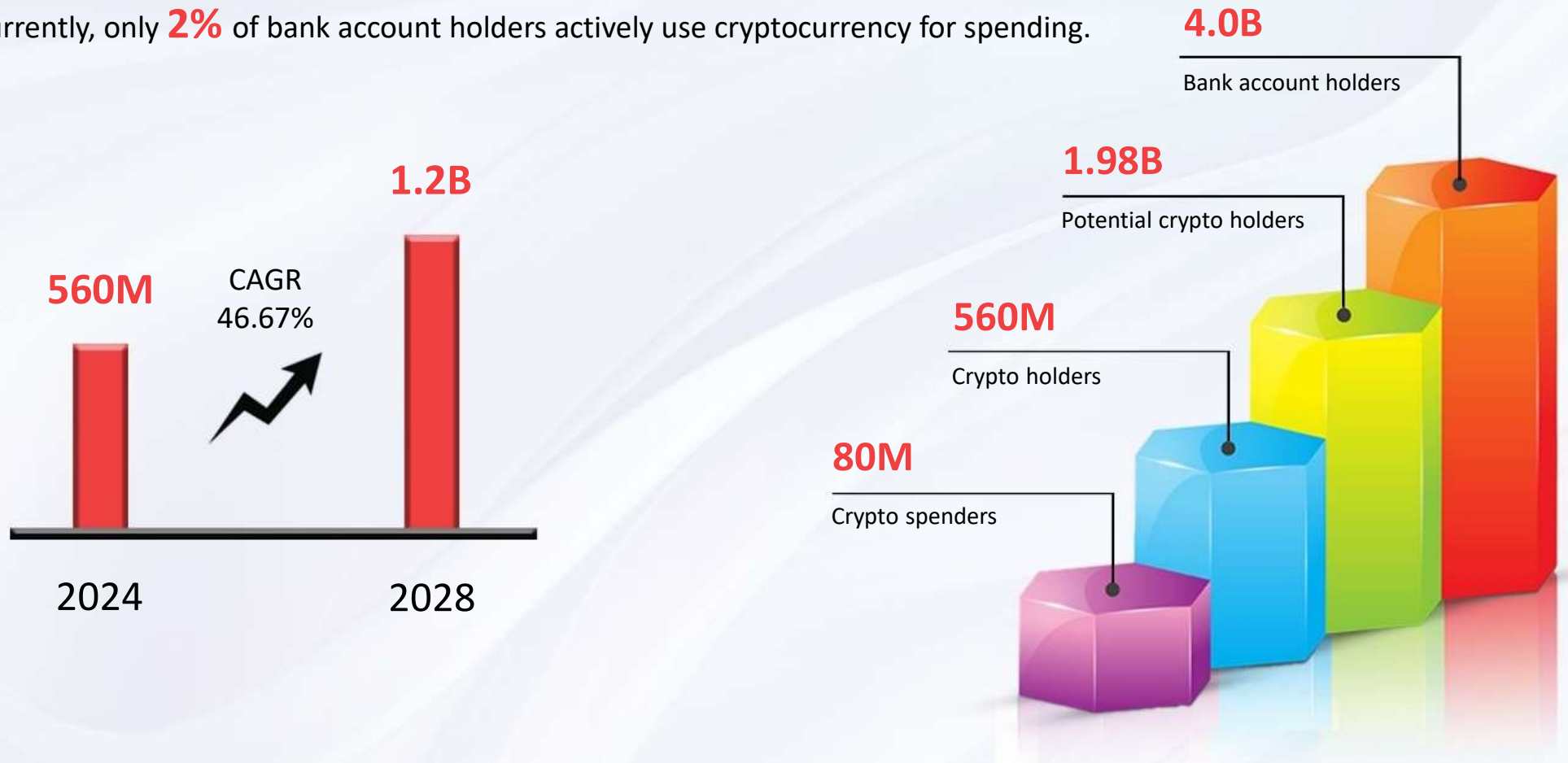
Uber

McDonald's



MARKET POTENTIAL

Currently, only **2%** of bank account holders actively use cryptocurrency for spending.



WHAT MAKES US UNIQUE

➤ Differentiation and Competitive Advantages ◀

Rigorous KYC

Implementing stringent KYC measures to prohibit transactions from sanctioned countries.

Compliance

Subjecting our product and business model to external legal scrutiny and listing on iOS before launch.

Risk Management

Implementing strong risk controls, covering payment risk management and fraud prevention strategies.

Operational Expertise

Exhibiting robust operational skills, understanding both traditional payments and crypto communities.

Product Focused

User growth thrives on our simple, user-friendly, and stable product, minimizing marketing costs.

Established Product

Our product excels in the market, embraced by crypto communities, while competitors struggle to reach 10,000 transaction users.

CASHBACKS AND REWARDS



\$100

9 CHOICE - BENEFITS

- Transaction limit **\$10k**.
- Get **0.1%** cashback when your friends and family spends.
- Upto **3%** cashback on your spending.



\$500

9 PRIME - BENEFITS

- Transaction limit **\$50k**.
- Get **0.2%** cashback when your friends and family spends.
- Upto **3%** cashback on your spending.



\$1,000

9 PLATINUM - BENEFITS

- Transaction limit **\$100k**.
- Get **0.3%** cashback when your friends and family spends.
- Upto **3%** cashback on your pending.

➤ Tier wise cashback on spending - **TIER1 - 1%, TIER2 - 2%, TIER3 - 3%** ◀

ZERO-FEE

CRYPTO TRANSFERS

With 9Pay, send cryptocurrency using just a phone number-no fees, no hassle. Enjoy fast and secure transfers, making it easier than ever to send crypto worldwide.



ZERO FEES

SIMPLIFY YOUR CRYPTO EXPERIENCE WITH

9PAY VERSION 1



Instant Payments

Fast, seamless transactions with no banking delays.



Global Accessibility

Use your 9Pay card worldwide, no currency exchange needed.



Lower Fees

Reduced transaction fees for more affordable payments.



Enhanced Security

Blockchain-powered encryption ensures safe, secure transactions.



Rewards & Cashback

Earn crypto rewards and cashback while you spend.



Global Spending

Spend crypto on top platforms like Netflix, TikTok, Amazon, and more.

EXCITING FEATURES IN

9PAY VERSION 2

01

STAKING

9Pay allows you to stake your cryptocurrency directly within the platform, offering you a chance to earn passive income. By staking, you support the network and are rewarded with extra crypto tokens over time.

02

ON-RAMP/OFF-RAMP SERVICES

With on-ramp services, you can easily convert your fiat currency into crypto, and off-ramp services enable the reverse-converting your crypto back to fiat. This makes buying, selling, and managing your cryptocurrency portfolio smooth and hassle-free.



DEPOSIT & WITHDRAW

03

DEPOSIT FIAT

You can deposit fiat currencies into your 9Pay account with ease. Whether it's through bank transfers, payment gateways, or other methods, you'll have the flexibility to fund your 9Pay account and make transactions as needed.

04

WITHDRAW FIAT

When you need to access your funds, 9Pay provides seamless fiat withdrawal options. Convert your crypto into fiat and withdraw it directly to your bank account, making it convenient to cash out when necessary.

05

Banking & Fiat Services

(SEPA, SWIFT)

9Pay integrates SEPA and SWIFT international banking systems, allowing you to send and receive fiat currencies across borders. This means you can transfer funds swiftly and securely to almost any bank worldwide.



AVAILABLE

FOR IOS & ANDROID

Available on both IOS and Android, 9Pay brings seamless payments to your fingertips. Download now and experience the future of easy, secure transactions!



9PAY

Thank You!

TO OBTAIN YOUR CRYPTO VISA CARD

GO TO **'CONTACT US'** PAGE