

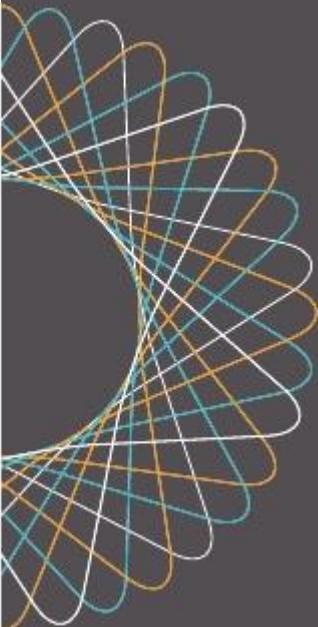
Payment Institution NFD a.s.

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SWIFT code: NFDNSKBA



# PAYMENT INSTITUTION PRESENTATION

| PHILOSOPHY, PRODUCTS AND SOLUTIONS DESCRIPTION |

## BONOPAY™ and MASTERPAY SYSTEM

| target market |

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More than payment services is the value we bring to the clients



## About the licensed Payment Institution NFD a.s.

Payment Institution NFD a.s. (hereinafter referred to as "NFD") is Payment Institution licensed by the NBS | ODB-10851/2014-7 |

Pursuant to the Act on Payment Services no. 492/2009, we provide reliable online payment services at all countries of the EU. The Payment Institution is a member of the SWIFT organization: NFDNSKBA

The sole shareholder of the Payment Institution is Naše Finančné Družstvo - international entrepreneurial community since 2001, with a net trading value of more than one million EUR and is owned, managed and controlled by its members who are both owners and consumers at the same time.



The NFD philosophy is to add marketing support to these payment services for business clients and at the same time accumulate bonuses and benefits from loyalty programs offered through contractual traders to the citizen.

## OUR SOLUTION FOR PRACTICAL, ACTIVE, ECONOMICALLY AND INNOVATIVELY THINKING CLIENTS

**Built without investor's capital. Managed by experienced financial and marketing leaders.  
Payment Institution NFD a.s.**

## Corporate clients - individual solutions to support their business



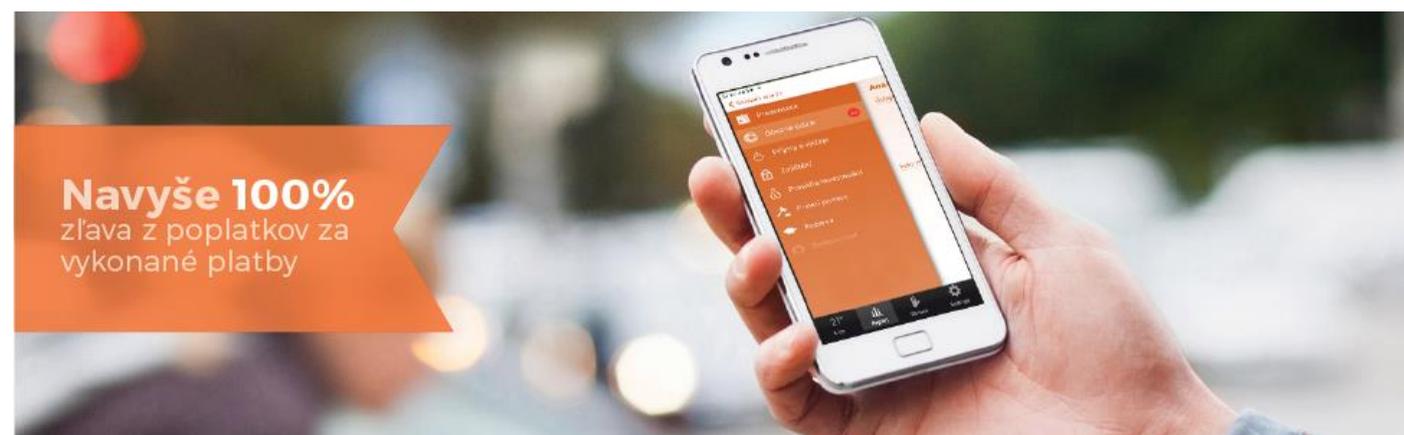
## Physical stores and e-shops - loyalty program and payment services in one



**%30 €10**



## Home accounts for a citizen - payment services via mobile with loyalty program





## **PAYMENTS APPLICATION AND LOYALTY PROGRAM IN ONE**

### **Create a payment account when registering online**

- instantly fill your bank account via bank card
- online internet banking
- virtual terminal

### **Brended design of corporate clients' accounts in favor of corporate philosophy**

- the company acquires a permanent communication line with the client.

### **The environment to support the sale of coalition products and services of the corporate system of discount points, bonuses**

Fees for client payment transactions reduced to "zero" using the affiliate commission system.

For the company with a business network of co-workers, there is another possibility of addressing and engaging into cooperation third-party Merchants (shops and e-shops).

### **Mobile payments– BonoPay™**

A modern and trendy payment tool that accumulates in itself marketing support - an advertising campaign for a contract store with a loyalty program for a client with a payment service in one. Creating a new payment infrastructure of the 21st century allows a corporate client to be visible on the market as an innovator, and in a meaningful way to acquire new contacts, clients, co-workers.

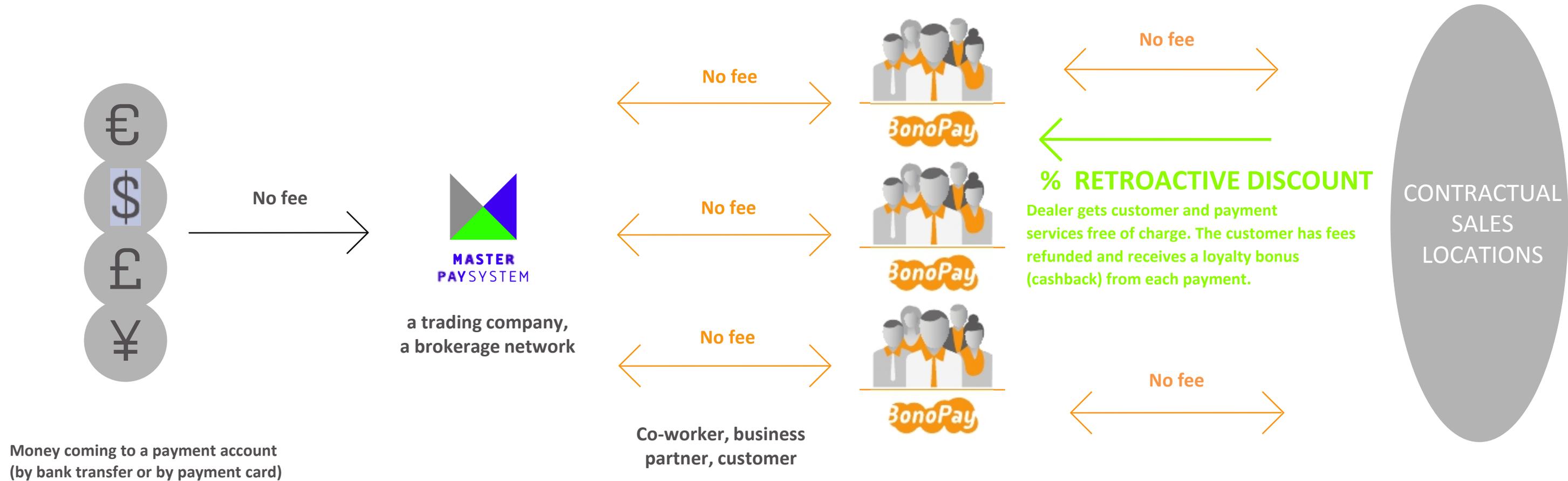
### **Comprehensive in-house financial clearing in your business**

Payment relationship company v co-worker, company v customer (billing and accounting processes) payment transactions within the company's system are free of charge.

### **Innovative, flexible, modern**

Payment services are tailored to the needs of the client.

# Our solution called "WIN-WIN"



All payments within the payment system are free of charge (Company, client, co-worker have free of charge payments with one another). That means, for example, that all payments in favor of the products of the company are free of charge for the customer, or also, all payments in company and its co-workers relation (commissions) are free of charge. The company gets affiliate program - from its clients' transactions.

The client has the ability to reduce payment charges outside the system to zero by using incentive bonuses, which define contractual business venues and the NFD contributes with its own bonuses (affiliate program). Client has higher earnings than costs - "inside-out", when actively using the payment account.

Contractual venues get a payment account free of charge with a loyalty program in one. They only need to provide a loyalty discount in the form of a retroactive discount after each payment directly from the total value of the purchase to the customer. Stores get new customers who are looking for stores, which reward their customers for their purchases.

Thank you for your time spent on this presentation.

More information on [www.pay-institution.eu](http://www.pay-institution.eu)



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