

zipzap

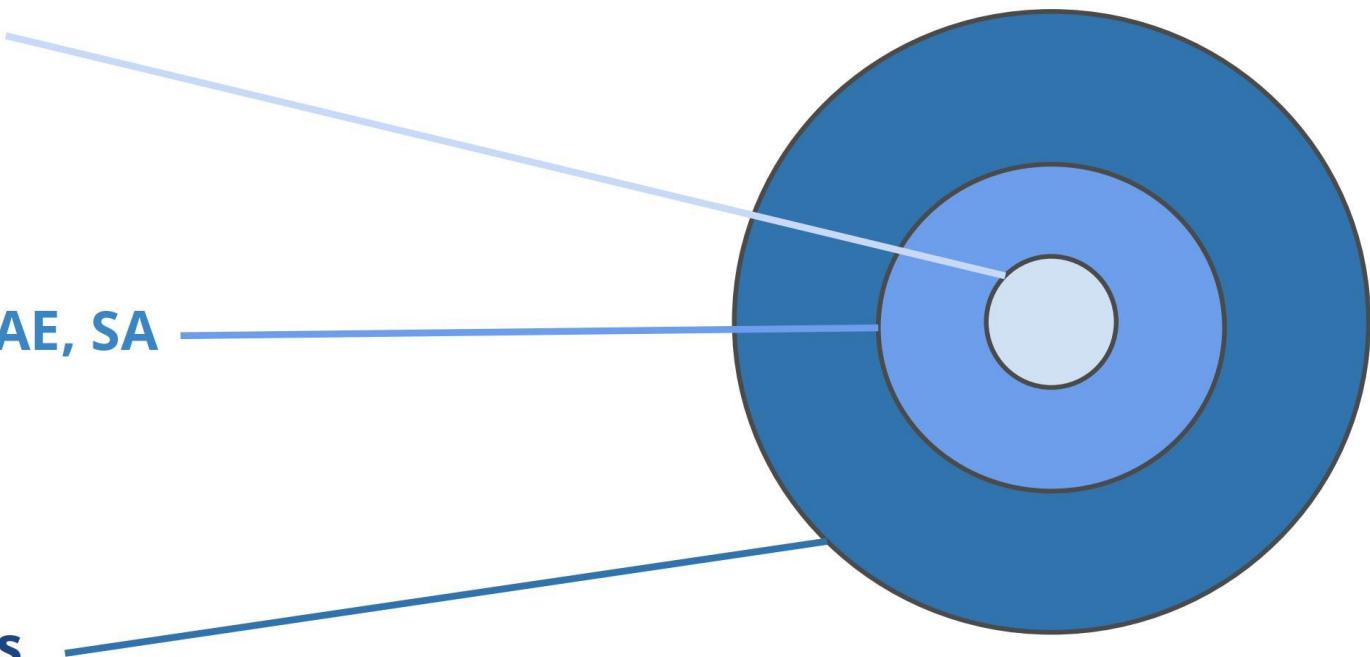
Money Transfer On The Go

Remittance market is huge!

From Canada
(\$23B/yr)

From US, UK/EU, UAE, SA
(\$253B/yr)

Global Remittances
(\$600B+/Yr)



*World Bank

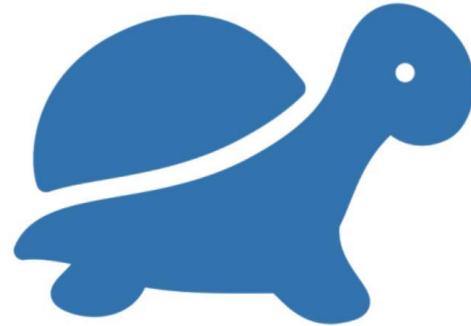
Remittance market is segregated!

- **Western Union has <15% market share**
- **The next top 3 remittance companies < 10% market share (combined)**
MoneyGram (Ant Financial)
RIA
UAE Express

* <http://www.critical-reviews.com/money-transfer-trends/>

** <https://www.saveonsend.com/blog/money-transfer-startups/>

Remittance companies miss the mark



Slow

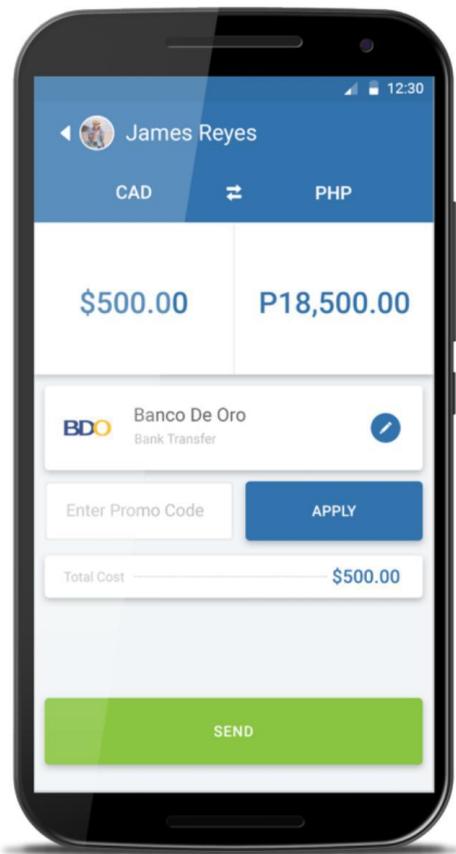


Expensive



Inconvenient

We have a better solution



Fast

Transfers delivered in minutes

Inexpensive

Low Transfer Fees

Convenient

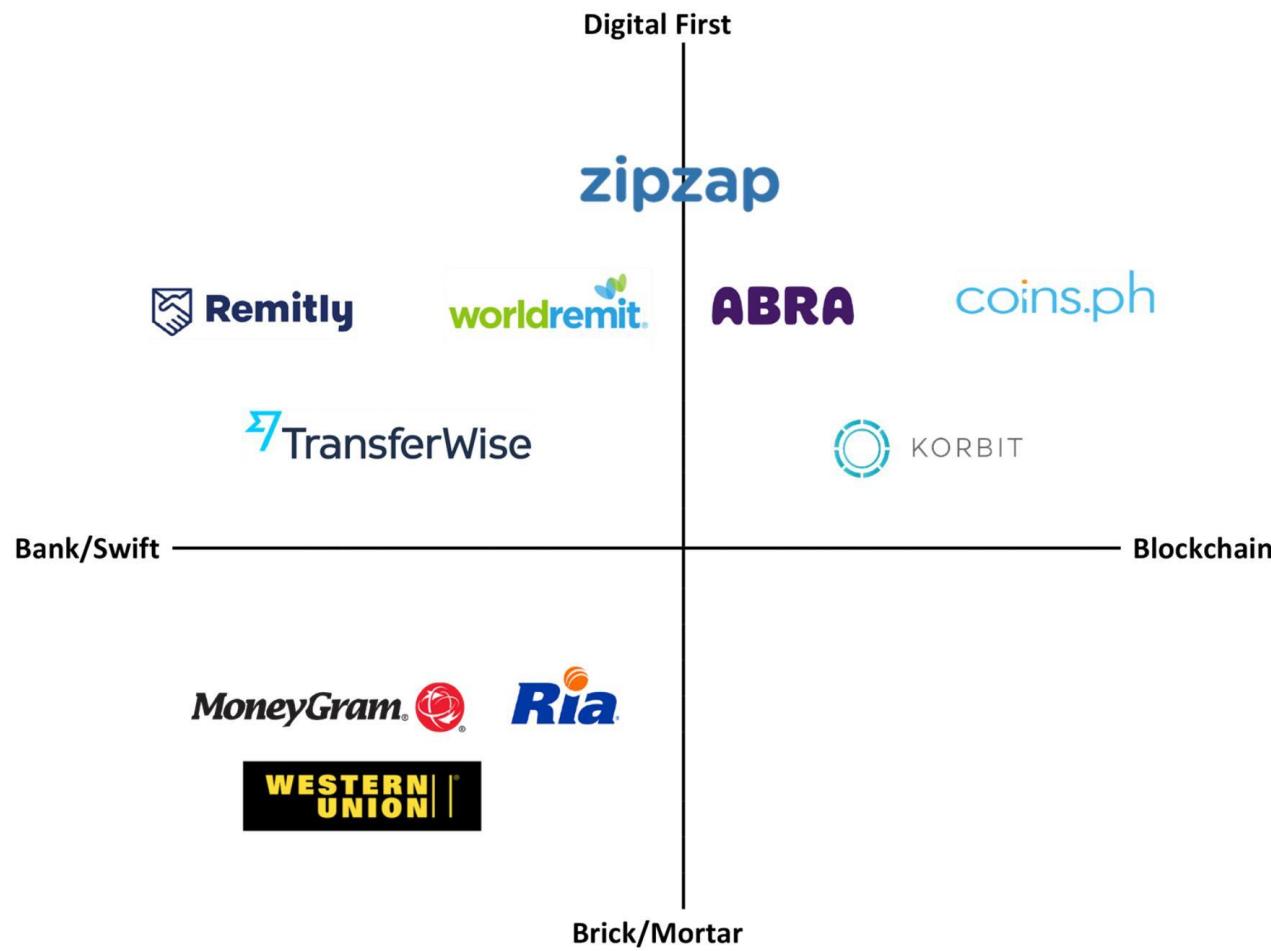
Send transfers with a few clicks

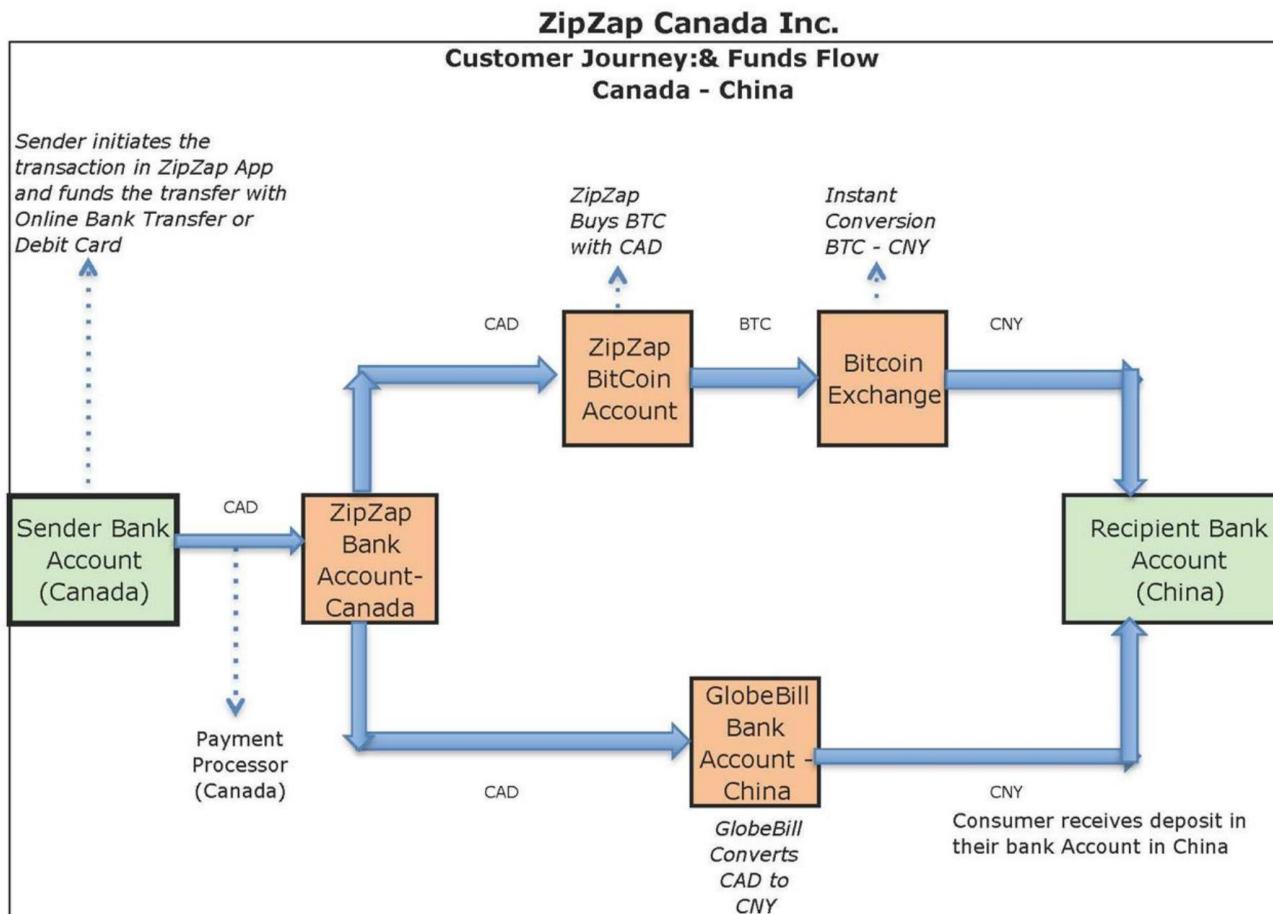
We Use A Hybrid of SWIFT/Bank & Blockchain

Proprietary Currency Router technology enables us to efficiently transfer money using either blockchain OR traditional SWIFT banking rails



The ONLY Company With A Hybrid Solution



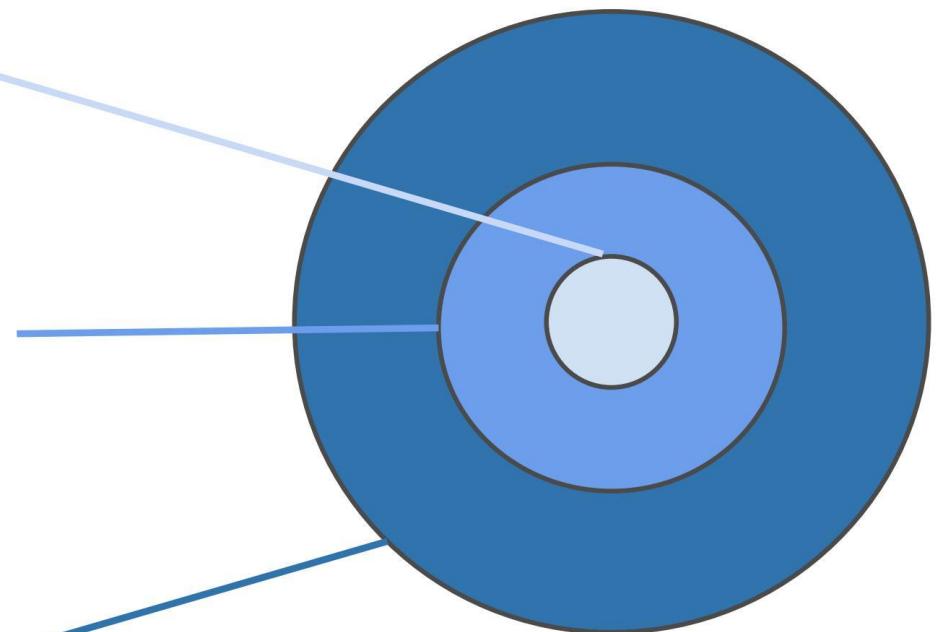


Growth Target

Canada (\$23B): **Launched**

US, UK, EU, UAE/SA (\$253B): **2017- 2018**

Global Remittances (\$600B): **2019+**



Our revenue model

Transfer Fee: \$4.95 per remittance

FX Fee: Up to 3% on currency conversion

Membership Plan:

Monthly: \$25/mo

Quarterly: \$75/mo

Annual: \$300/yr

The Competition - Legacy Providers

	ZipZap	Brick & Mortar	Banks
Open 24 x 7 x 365	Yes	No	No
Convenient to Use	Yes	No	No
Membership Plan	Yes	No	No
Unlimited Remittances	Yes	No	No
Digital Currency	Yes	No	No
Delivery Speed	Same Day	1-3 Days	3-5 Days
Transfer Fee*	\$4.95	\$8 - \$12	\$25-\$45
FX Fee* (%)	3%	4%-6%	6%-8%

* <https://remittanceprices.worldbank.org/en/corridor/Canada/Philippines> - based on a \$200 Remittance

The Competition - Online/Mobile

	ZipZap	Xoom**	Remitly	World Remit
Hybrid Currency	Yes	No	No	No
Primary Target	Low Skilled Immigrants	High Skilled Immigrants	High Skilled Immigrants	High Skilled Immigrants
Focus on Micro Remittances	Yes	No	No	No
Main Distribution	Community Centers/Retail	Online	Online	Online
Membership Plan	Yes	No	No	No
Unlimited Remittances	Yes	No	No	No
Transfer Fee*	\$4.95	\$7.95**	\$6.95	\$6.95

* <https://remittanceprices.worldbank.org/en/corridor/Canada/Philippines> - based on a \$200 Remittance

**Based on USD prices since Xoom is not yet live in Canada

The Competition - Blockchain Cos

	ZipZap	ABRA	Coins.ph
Hybrid Currency	Yes	No	No
Require Bitcoin	No	Yes	Yes
Licensed	Yes	No	No
Membership Plan	Yes	No	No
Unlimited Remittances	Yes	No	No
Sending Countries	Canada, UK/EU, US	US	Canada, SE Asia
Receiving Countries	India, China, Philippines + dozens more	India, Philippines	Philippines

* <https://remittanceprices.worldbank.org/en/corridor/Canada/Philippines> - based on a \$200 Remittance

Our plan to succeed

Create super easy apps that are convenient for the consumers

Build them on top of a proprietary Currency Router that finds the most economical path. Adaptable to all payment rails.

Acquire customers through community based, grass roots marketing

Expand with referral marketing and retain customers w/superior service.

Launch with Canada-Philippines, India and China corridors

Promote loyalty and predictable income with Membership plan

Encourage high volume, low value usage & own Micro Remittances (<\$100)

Add dozens of receiving countries.

Expand to U.K./EU/U.S./ UAE/SA

Milestones

All Star Team (*assembled*)

FINTRAC License (*completed*)

INTERAC Bank integration (*completed*)

Currency Router (*developed*)

Blockchain integration (*completed*)

Web App and Android/ iOS Mobile Apps (*launched*)

Canada - Philippines launch (*Nov 2016*)

Canada - India launch (*Feb 2017*)

Canada - China launch (*Mar 2017*)

UK launch (*Q2 2017*)

US launch (*Q3 2017*)

The Team



Alan Safahi | CEO
30 years experience in
computer, telecom &
Fintech startups



Ben McSweeney | MD - UK
Oxford MBA, 5+ yrs in sales,
business development
(American Express)



Herbert Magbanua |
Bus Dev Mgr -Canada
Engineer, 18+ years in B2B Sales
(Philippine Long Distance)



Jason Chen
VP Mkt Dev - China
15+ yrs in startups,
Investment Banking



Ramin Salem | VP Ops & Risks
13+ years in payments
processing and remittances
(Xoom, Green Dot)



Thomas Singell
Chief Compliance Officer
5+ years in risk mgmt. and compliance
(Barclays Bank)

Why we'll win.

Superior Technology - Hybrid of crypto currencies and traditional bank rails

Perfect Timing - Mobile penetration



Banks' Involvement in Remittances

Revenue Model - The only remittance company w/ a membership plan model

Right Team - Immigrants with Fintech/Payments/ Compliance background

Scalable Unique Acquisition Model - Online and offline Affiliate Programs

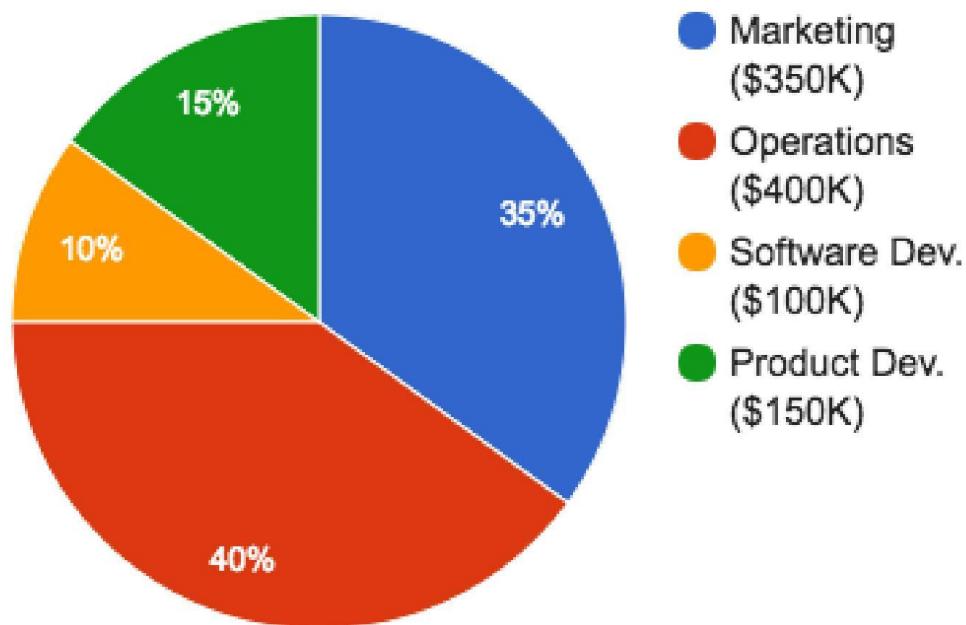
Durability - Sustainable future growth due to increasing global migration

Loyalty - Low skilled customers will be loyal once converted to the ZipZap App

Monopoly - We will own Micro Remittances (<\$100) category!

Use of Funds

\$1.0M Seed



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