

TaiPAY

The first campus-based payment system made for international and local students in Taiwan



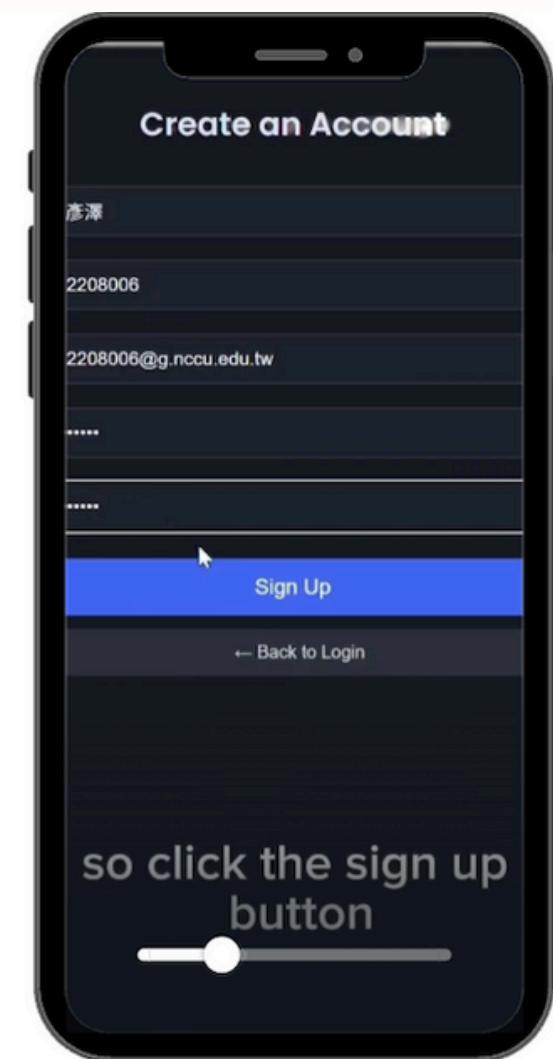
WHY IS THIS INTERESTING?

International students face major challenges managing money abroad:

- 💡 Fragmented payment systems across countries
- 💰 High fees & slow transfers
- 🏛️ Banks hesitate to support new international students
- 🛡️ Low trust & uncertainty about safety

→ 6.9M students study abroad every year, yet financial tools haven't evolved.

WHAT IS TAIPAY?



TaiPAY is not just a wallet — it's campus financial infrastructure.

Designed to scale across universities in Taiwan, TaiPAY connects students, schools, and merchants into one closed-loop ecosystem.

VALUE PROPOSITION

Instant



Zero fees



Secure



- A closed-loop payment gateway
- Log in with Student ID
- Only PSP holds the money in escrow under a regulated wallet account

OUR TEAM



RYDER

Leadership, vision & local coordination

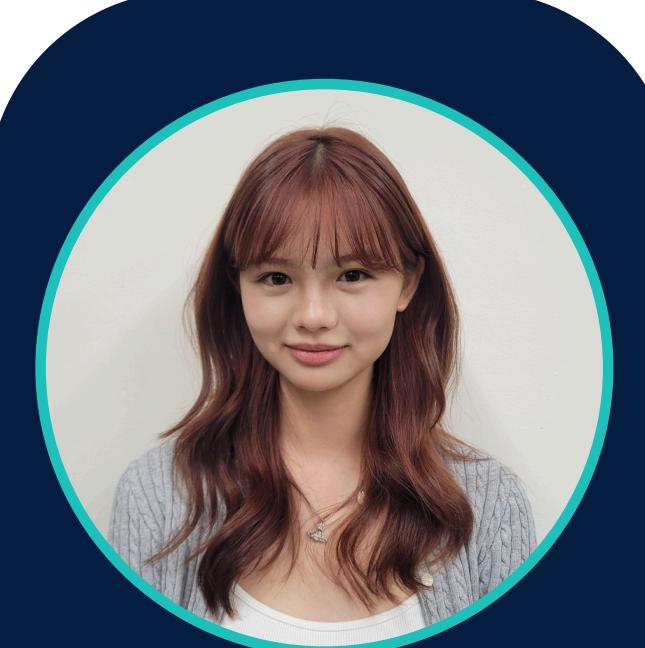
Bachelor in information system
Build information system - data analysis - Team management and integration



JONATHAN

Daily operations & local partnerships

Bachelor of Economics, a minor in Financial management Accounting - Chair of MUN-Concert Coordinator



EMILY

Marketing, communication & global vision

Bachelor of international college of innovation Social contents - Brand promotion



EMMA

Market research, growth & international alignment

Bachelor of international governance International experience - Sponsorship files

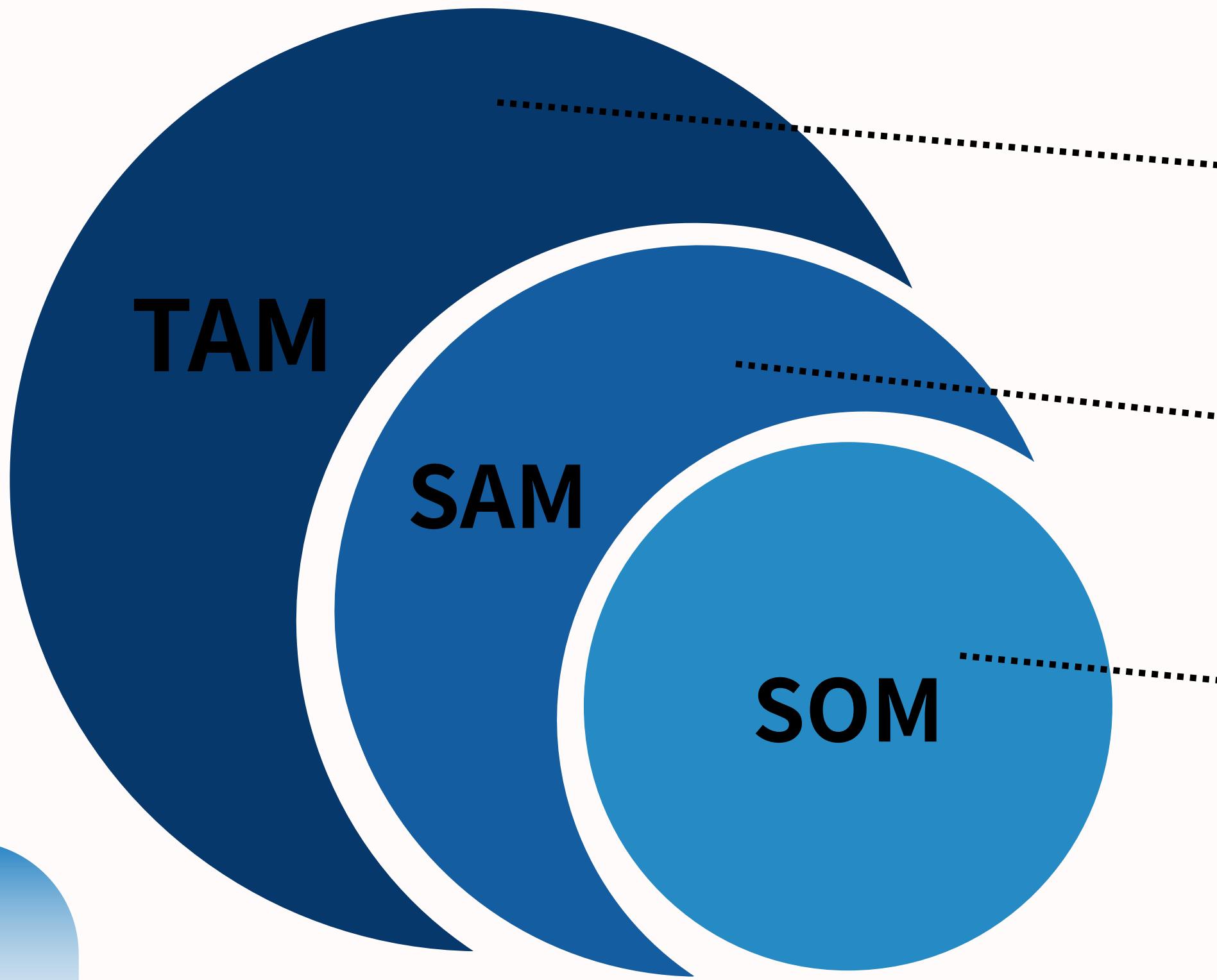


CLÉMENCE

Business development & user engagement

Bachelor in Business and Management User experience - Sell - Princing - Strategy making

MARKET SIZE



Total Addressable Market

= 1.09 million (Students in higher education in Taiwan)

* 255 NTD (per student)

→ NT\$278m /year

Serviceable Available market

= $1,090,000 * 0.90 * 255$

→ NT\$ 250m/year

Serviceable Obtainable Market

= $1,090,000 * 0.90 * 0.65 * 255$

→ NT\$163M/year

BUSINESS MODEL & PROFITABILITY

Freemium Model



Free Tier
0-10 transfers/month

Premium
NT\$100/month - unlimited transfers

10% of subscription



→ NT\$1.75 million monthly revenue

BUSINESS MODEL & PROFITABILITY

Float Revenue

Interest earned

On dormant wallet fund
Split 50/50 with PSP

Average dormant balance: NT\$1,500
→ NT\$220,000 split App/PSP



BUSINESS MODEL & PROFITABILITY

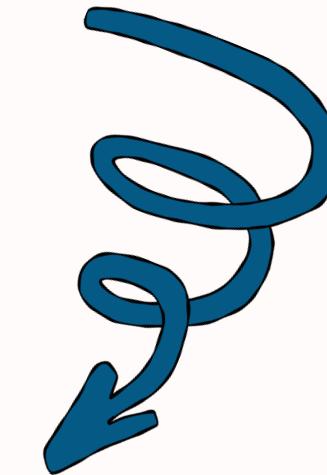


Campus Advertising

Promotion of
Events

NT\$500-1000
per campaign

50 events a month across 4 universities



NT\$25.000 to NT\$50.000 monthly

BUSINESS MODEL & PROFITABILITY

Revenue Streams

➡ Total monthly revenue ≈
NT\$1.75016⁹ m

Margin of about NT\$1 million per month

COMPETITIVE ADVANTAGE

| Key Aspects | LINE Pay | Wise | Revolut | TAIPay |
|-----------------------|----------|------|---------|---|
| Works with Student ID | ✗ | ✗ | ✗ | ✓ Campus financial ecosystem, Works with Student ID |
| Create For Students | ✗ | ✓ | ✓ | ✓ International & local students |
| ID based verification | ✗ | ✗ | ✗ | ✓ University-verified Student ID |
| Peer-to-Peer Transfer | ✓ | ✗ | ✗ | ✓ Free, instant, intra-campus |
| Campus Integration | ✗ | ✗ | ✗ | ✓ |

REACHING MARKET AND ACCOMPLISHMENTS



KEY METRICS & SUCCESS MEASUREMENT IN 5 YEARS

5

| Category |
|----------------------------|
| Adoption : |
| Engagement : |
| Partnerships : |
| User Satisfaction : |
| Financial Sustainability : |
| Scalability : |

Target :

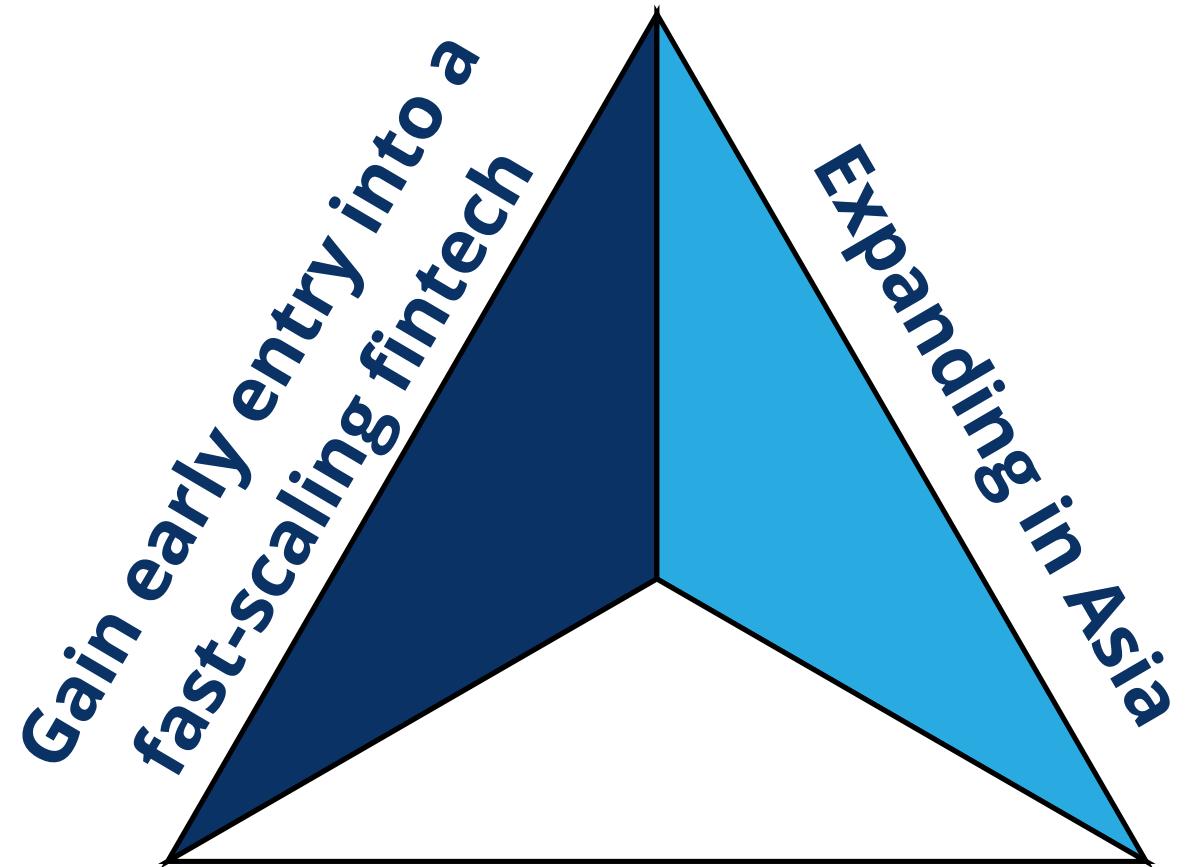
- 300 000 students
- 10 - 15 peer-to-peer transactions per user per month
- 80 - 100 partners (student clubs, coffee, or campus services)
- 85% satisfaction rate based on continuous in-app feedback loops & post-semester surveys)
- NT\$1.8 – 3.4 million monthly revenue with positive net margin (NT\$300k–900k/month)
- 12 - 15 universities across Taiwan

PROBLEM ANTICIPATION AND ADDRESSING CHALLENGES

| PROBLEMS | SOLUTIONS |
|---|--|
| Regulatory & Compliance Complexity | <ol style="list-style-type: none">1. Partner with licensed PSPs to handle compliance and KYC requirements. |
| Building Trust Among Students & Parents | <ol style="list-style-type: none">2. Use university-verified IDs and escrow wallets to ensure safety and credibility |
| Network Effects & Adoption Speed | <ol style="list-style-type: none">3. Start with a campus pilot, grow through student clubs and peer referrals |
| University Partnership Barriers | <ol style="list-style-type: none">4. Offer low-risk integration and show pilot results to accelerate approvals |
| Technical Integration & Scalability | <ol style="list-style-type: none">5. Build on a stable internal ledger and scalable PSP infrastructure. |



ASKS AND OFFERS



1st Year Investment:

2.150 million NTD

1 million NTD

on security
audit(60%) and legal
setup(40%)

1.150 million NTD

infrastructures,
market expansion

HOW WE WILL USE IT

- Operating costs(NT\$700,000)
 - PSP (Payment service providers)-NT\$250,000
 - Outsourcing cost for app development and maintenance-NT\$450,000
- Operating expenses(NT\$450,000)
 - Payroll expense-NT\$200,000
 - Rent expense-NT\$120,000
 - Utilities expense-NT\$30,000
 - Advertisement expense-NT\$100,000

THANK YOU

CONNECT WITH US.



@taipay_official



taipay.official.contact@gmail.com



TaiPAY is the future of campus life.



