

# PAY oMB

The next step in mobile banking. Pay on  
behalf of others and even more.

# How does it work?

Pay oMB works by linking your mobile number to your bank account. That is simple. No more long codes and sharing account details.



Integrates in your mobile banking.



No more netting off for business.



Pay with one click from your account.



Get instant reports for corporate event costs.



Send a payment request to a person who will pay on your behalf.



No more additional money transfers to help family, just do it in one click.

# The process

Seller sends an incoming request by your phone number.

●●●○○ Vodafone ⌂ 9:41 AM ⌂ 58 % ⚡



Request



Cakeshop «CakeStory»

04.05.17 10:05 AM

From:

Mother +38 (050) 888-00-05

Product:

Tasty cookie and cakes  
id7680407

Cost of product:

\$56.00

CONFIRM

CANCEL



Request



Cakeshop «CakeStory»

04.05.17 10:05 AM

**Product:**

Tasty cookie and cakes  
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**Cost of product:**

\$56.00



Request Pay On Behalf



CONFIRM

CANCEL

**Pay oMB lets you check the name of the person you're paying, so you can be sure you're sending it to the right place.**

You have two options:

1. Confirm this request, and app will confirm your payment has been sent right away.
2. Send this request to third party to pay for you.

This person will see that it is done from your phone number, and the purchase description.

Upon payment confirmation both you and the seller will receive a confirmation that payment has been made. The withdrawal will be made from the account of the person you asked to pay on your behalf.

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# Pay oMB for business

Simplifies the accounting of corporate costs and reimbursement of expenses for business trips and other events, no more pin code sharing or dozens of corporate cards.

The screenshot shows a mobile application interface for managing events. At the top, there is a status bar with signal strength, 'Vodafone' provider, time '9:41 AM', and battery level '58 %'. Below the status bar, the navigation bar includes a back arrow, the text 'Events list', and a button 'Add event'. The main content area starts with the title 'UpWork meetup in St.Petersburg|'. Underneath the title, there are fields for 'Start date' (set to '24.04.17 9:41 AM') and 'End date' (set to '04.05.17'). A search bar labeled 'Search' is also present. The 'Members:' section lists several participants with their names and phone numbers: Szary (57-22-68), Bundick (90-33-00), Y (85-54-90), nsert (01-91-91), Adelekan (39-09-21), and Elizabeth Sankey (+38 (093) 190-09-09). A green button labeled 'ADD MEMBER' is located at the bottom left. A note at the bottom right says 'You should add members for this event'. There is also a placeholder for a contact named 'Chris Cain' with a small profile picture.

Create an event in the app and add all employees who will participate by simply selecting them by their phone.

Set a daily limit on costs per employee.

•••oo Vodafone 9:41 AM 58 %



Limit for member



Chazwick Bundick

+38 (095) 890-33-00

Limit of money:

\$ 560|

ADD MEMBER



Events list

Add event

## UpWork meetup in St.Petersburg|

● Start date 24.04.17

● End date 04.05.17

## Members:

 Chazwick Bundick +38 (095) 890-33-00 \$560

 Sebastian Szary +38 (093) 567-22-68 \$450

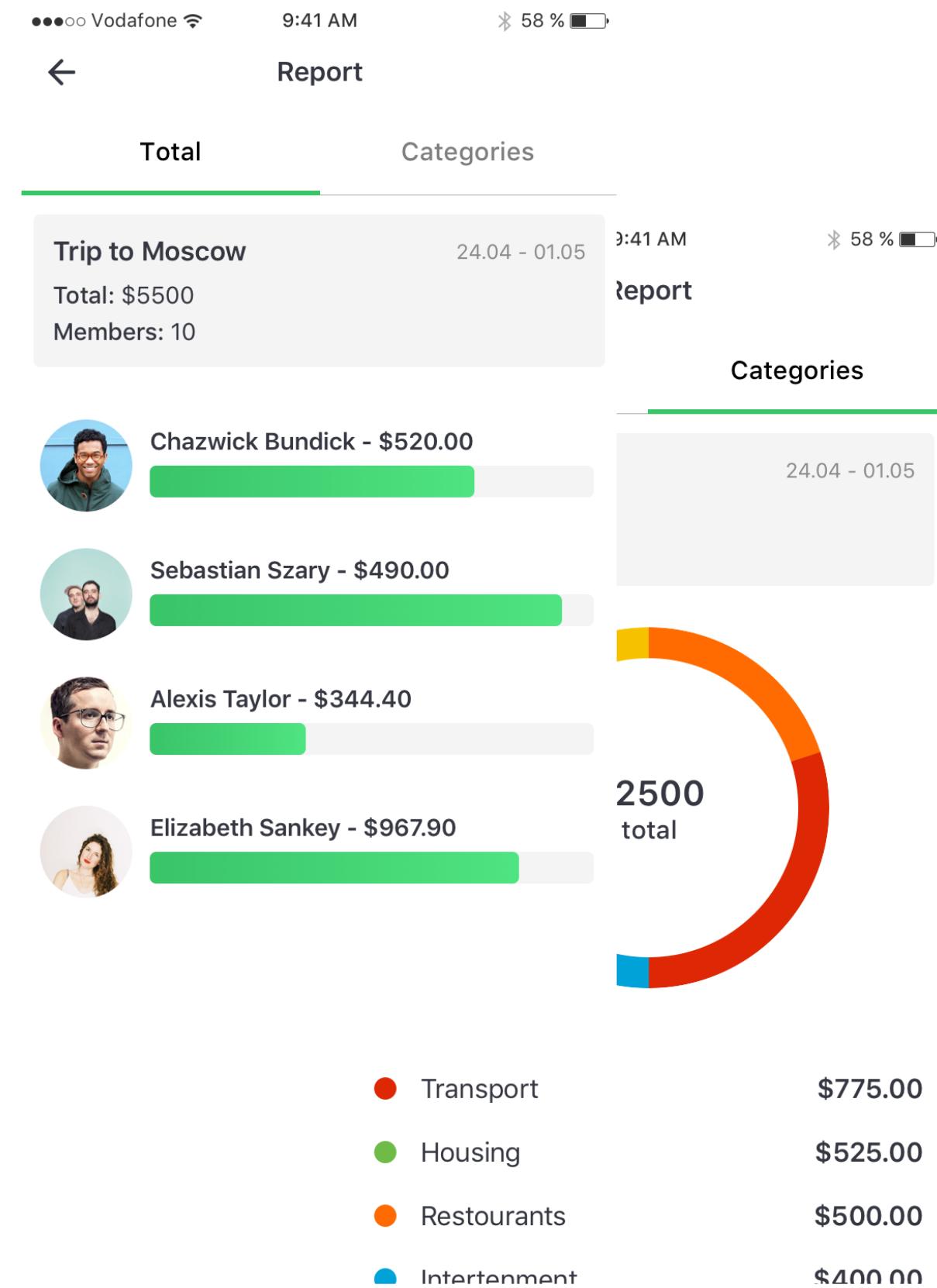
 Gernot Bronsert +38 (093) 901-91-91 \$800

Instead of providing cash or corporate cards, employees use Pay oMB to send a request to pay on your behalf. A payment will be made from your account while linking it to the employee who requested it.

In case the total is inline with daily limit, payment could be done automatically.

ADD MEMBER

Check nice reports in the app  
about spending costs per event,  
and no more bills for  
bookkeeping.



## And even more

You can use pay on behalf for urgent needs. For example, being a director of the construction company, your foreman could request a payment for the additional materials, so payment will be made from your account which simplifies accounting and reduces decision making time.

## Monetization strategy

- 1 Fee on pay on "Pay On My Behalf".
- 2 Fee for business-specific functionality.
- 3 Fee for api usage for external banks.
- 4 Customer involvement, and increasing client retention period.