

## Integrated Payment Experiences

Building scalable, frictionless payment & loyalty  
program experiences for merchants.

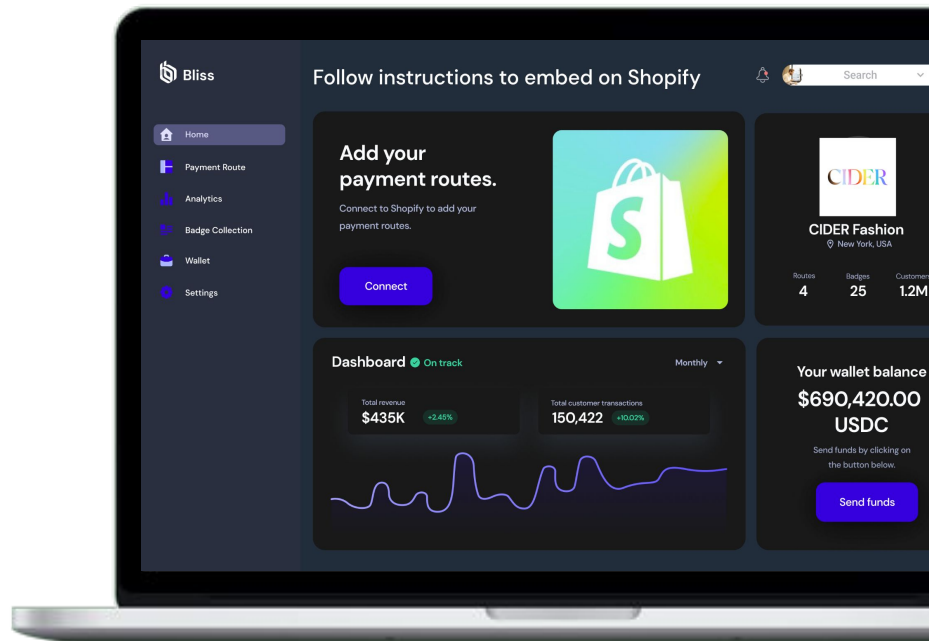
Twitter: [@bliss\\_pay](https://twitter.com/bliss_pay)

# WHAT IS BLISS?

Crypto payments for merchants – made easy.

**WE ARE** a no-code merchant tool enabling online stores to accept payment in SOL and USDC and customize loyalty programs. As a merchant, you can:

- + Embed a SOL and USDC payment widget onto your store.
- + Create programs for customers that award shop loyalty points and NFTs.



# WHY MERCHANTS?

## Retail Digitalization Trend:

Online shopping has shifted many retail businesses towards developing their eCommerce sites over the last few years – and accelerated during the pandemic. These merchants recognize the *importance of frictionless, cashless payment solutions*.

## Digital Payment Landscape:

We have witnessed a booming era of digital payment infrastructure, with *evolution* of front + back end systems (digital wallets, request to pay), and *revolution* involving structural changes to the ecosystem (BNPL, crypto, CBDCs).

Digital remittances growth  
**41% to \$428bn [2021-2025]**

Digital transaction adoption  
in APAC will grow fastest up  
to **109%** until 2025 and **76%**  
till 2030.

# GLOBAL PAYMENTS - MARKET DATA

In 2022

US retail eCommerce sales

**\$1tn+**

4 of 10 eComm(s) purchases  
are via mobile checkout

US B2B payments volume

**\$28.6tn+**

Forecasted volume for  
2022

Cashless transactions

**1.9tn~**

Forecasted transactions will  
increase by 80% [2020-25]

B2B/B2C corporations have accelerated their digital payment adoption and trust accredited banks, payment processors and fintech firms to perform payments. ***But**, as procedures and fees increase, it becomes costlier for small businesses and merchants to maintain using current solutions.*

Recognizing the market gap, **Bliss** as a payment solution will cater to this segment – which makes up a significant portion of the US B2B/B2C payments market – **who are in search of accessible, affordable and efficient solutions.**

*Source: Insider Intelligence report on payments ecosystem*



### HIGH TRANSACTION COSTS

Hidden charges, fees and large **conversion spreads** lead to expensive transaction costs and reduce bottom-lines for businesses.

### NO REAL-TIME SETTLEMENT

Traditional global payment infrastructure is **fragmented**, having multiple settlement parties and **prolonged clearance times**.

# WHAT ARE THE CHALLENGES?

Through current payment channels, such as transacting through banks or alternative providers, merchants are consistently challenged by increasing costs and inefficient speeds.

It affects their bottom-line and can cause an increase in delays for their goods. Simply put, it reduces their overall revenue.

# CUSTOMER INSIGHTS

We spoke with existing merchants and business owners to understand their perspectives towards crypto-focused payment solutions.

"Merchants value **ease and efficiency** when exploring new payment methods, particularly ones that can be **easily integrated** with their online stores and set adjacent to their existing payment processors (Stripe, Square, Ayden)."

*- Retail electronics supplier, USA*

"The most important aspect is **cost-savings** – it's a must to demonstrate **significantly increased value to the business** compared to current methods (Apple Pay, Google Pay, credit card, wire transfers)."

*- Wine importer/distributor, Hong Kong*

"Crypto payments can help provide merchants an **entry into Web3** without being overwhelmed, but more interestingly, there is **increased brand exposure** amongst communities in the space."

*- Comfortwear designer, Canada*

# PRODUCT FEATURES

## A. POWERED BY SOLANA PAY

Solana Pay will provide low transaction costs and real-time settlement for merchants and their payments, primarily in USDC and SOL.

## B. TOKEN PAYMENT ROUTES

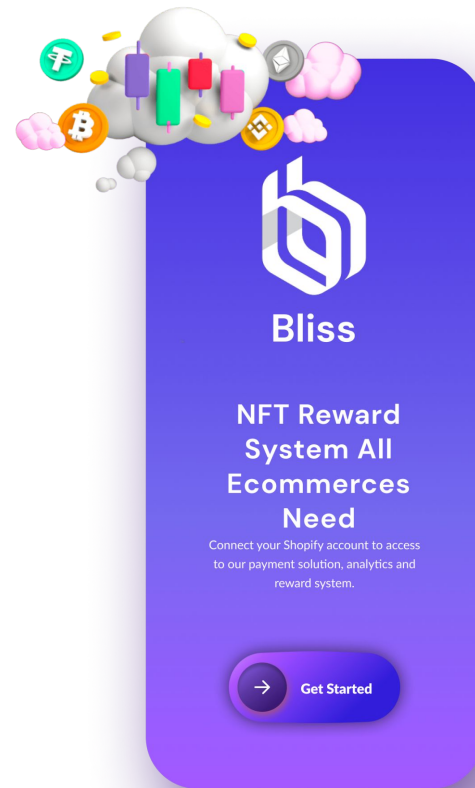
Merchants can create payment routes that are easily integrated with their eComm stores using auto-generated embed code.

## C. CUSTOMIZED REWARDS

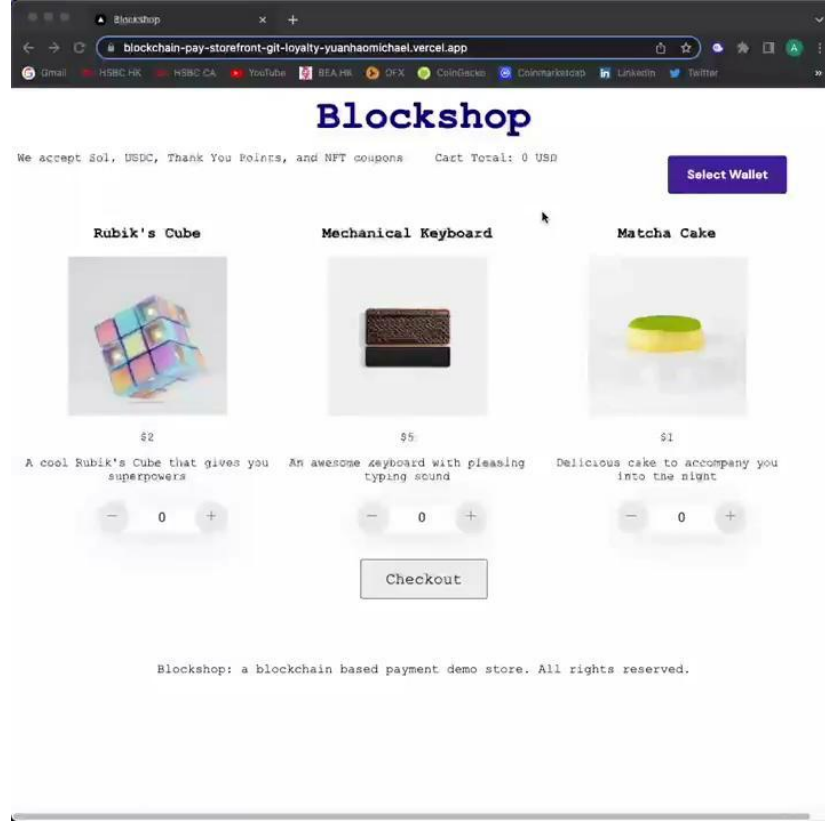
Loyalty infrastructure allows merchants to reward loyalty points and badges (in the form of NFT), which act as discounts.

## D. ANALYTICS TOOL

Our platform assists merchants to monitor their payment efficiency, revenue metrics, and customer wallet activity patterns..



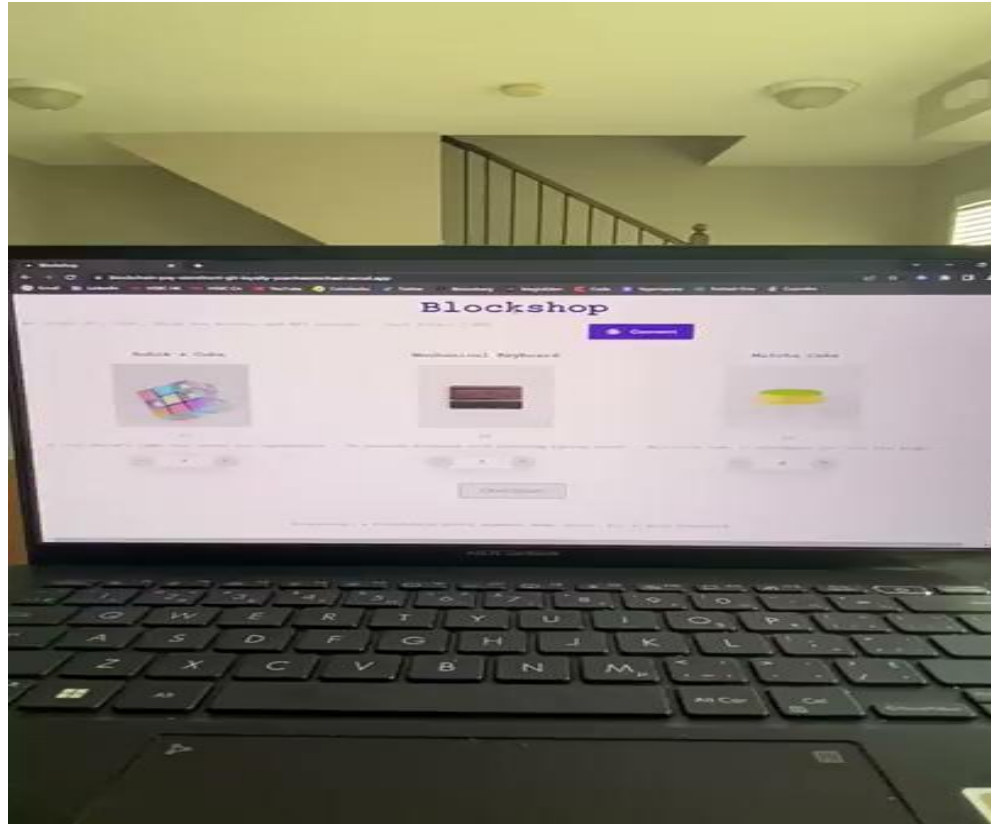
# A. POWERED BY SOLANA PAY - DESKTOP



*A sample customer purchase experience via desktop – 8 USDC is sent to the merchant, goods are purchased, and 10 loyalty points are received as rewards directly back into the customer's wallet.*



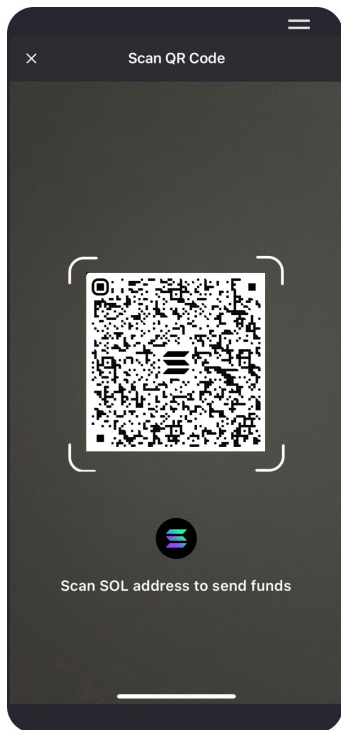
## A. POWERED BY SOLANA PAY - MOBILE



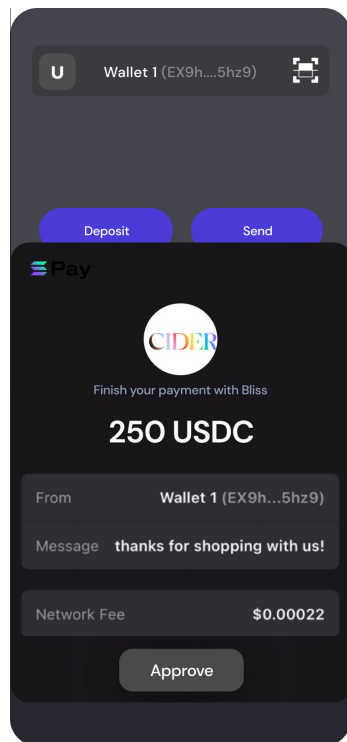
*A sample customer purchase experience via mobile – 8 USDC is sent to the merchant, 10 loyalty points are redeemed for a discount, but customer also receives another set of loyalty points as rewards back.*

# A. POWERED BY SOLANA PAY - MOBILE UX

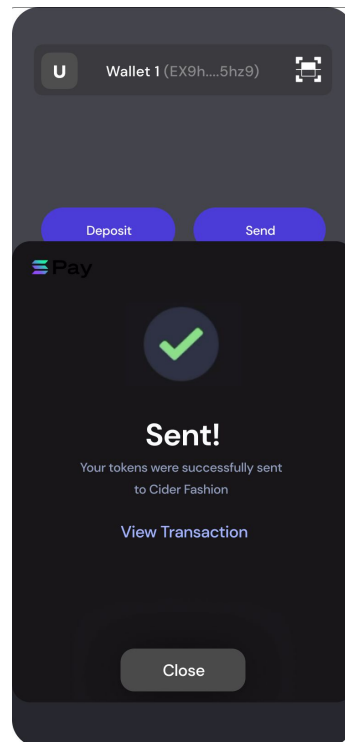
1. Scan to pay via QR



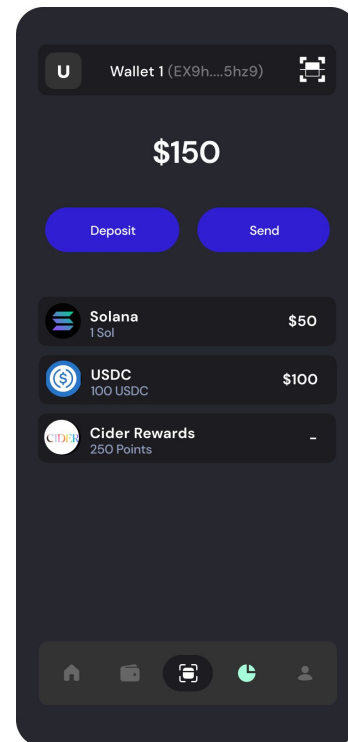
2. Confirm payment



3. Payment completed



4. Loyalty points sent to wallet




*A sample customer purchase experience – 250 USDC is sent to the merchant, goods are purchased, and rewards are received in the form of loyalty points directly back into the customer's wallet.*





# B. PAYMENT ROUTES


1. Create Token Payment Route by setting up wallet and token type (USDC / SOL)


2. Embed auto-generated code to Shopify store and begin monitor payment-related metrics.


 Bliss


 Home

 Payment Route

 Dashboard

 Badge Collection

 Wallet

 Settings

## Create New Payment Route

Set up a route to receive payment from your customers.

Enter Route Name


SPL Token ⓘ

Token Address ⓘ

Create

### Manage your routes

Check payment history and manage your existing routes.




Route: Customers from Shopify US

Wallet: 4Fbc2GJouTghq2ThLqJA1G1W...

Payment received: 9HEDxerRd4gnPL...

Status

Active




Route: Vendors from Shopify CA

Wallet: B0C36D8VDS25ugmKON...

Payment received: 4Fbc2GJouTghq2...

Status

Done



Route: Vendors from Shopify SG

Wallet: 4Fbc2GJouTghq2ThLqJA1G1W...

Payment received: 8Dd4gnPgh9HAb...

Status

Completed

### Create Reward Badges

Try the all-in-one customer reward program with analytic tools.

Start now

### Check Tutorials & FAQs

SOL is coming

What is a token address?

 Bliss

 Home

 Payment Route

 Analytics

 Badge Collection

 Wallet

 Settings

## Follow instructions to embed on Shopify

### Add your payment routes.

Connect to Shopify to add your payment routes.

Connect





CIDER Fashion

New York, USA

Routes

4

Badges

25

Customers

1.2M

### Dashboard On track

Monthly

Total revenue

\$435K +2.45%

Total customer transactions

150,422 +10.02%



### Your wallet balance

\$690,420.00

USDC

Send funds by clicking on the button below.

Send funds

# C. LOYALTY PROGRAM EXPERIENCE: REWARD BADGES FOR MERCHANTS

The screenshot shows the Bliss application interface for creating reward badges. On the left is a dark sidebar with the Bliss logo and navigation links: Home, Payment Route, Analytics, Badge Collection (highlighted), Wallet, and Settings. The main area is titled 'Create a new reward badge' and includes a search bar. Below the title are three badge cards, each with a unique digital artwork and specific reward details.

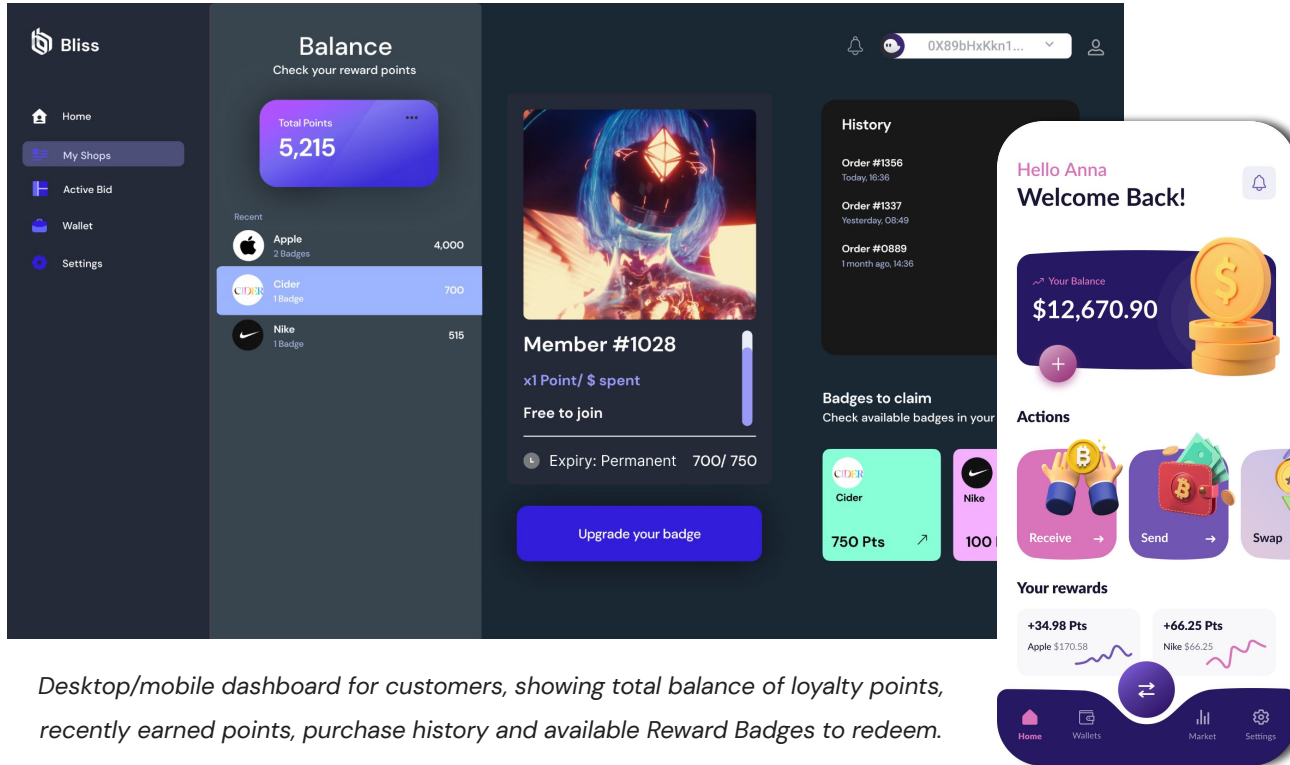
Badge Name	Reward	Expiry	Count
VIP Family	x3 Points/ \$ spent Earned 750 points	Expiry: 6 months	200
Member	x1 Point/ \$ spent Free to join	Expiry: Permanent	5K
Pass to AR event	25 SOL Highest bid: Unknown		1 of 200

At the bottom of the interface are two buttons: 'Create badge' and 'Upload data'.

Merchants can reward their customers by creating Reward Badges (in the form of an NFT) when a customer's spending meets a specified condition.

These Reward Badges can be used for a variety of purposes, as shown on the screen.

## C. REWARD PLATFORM FOR CUSTOMERS

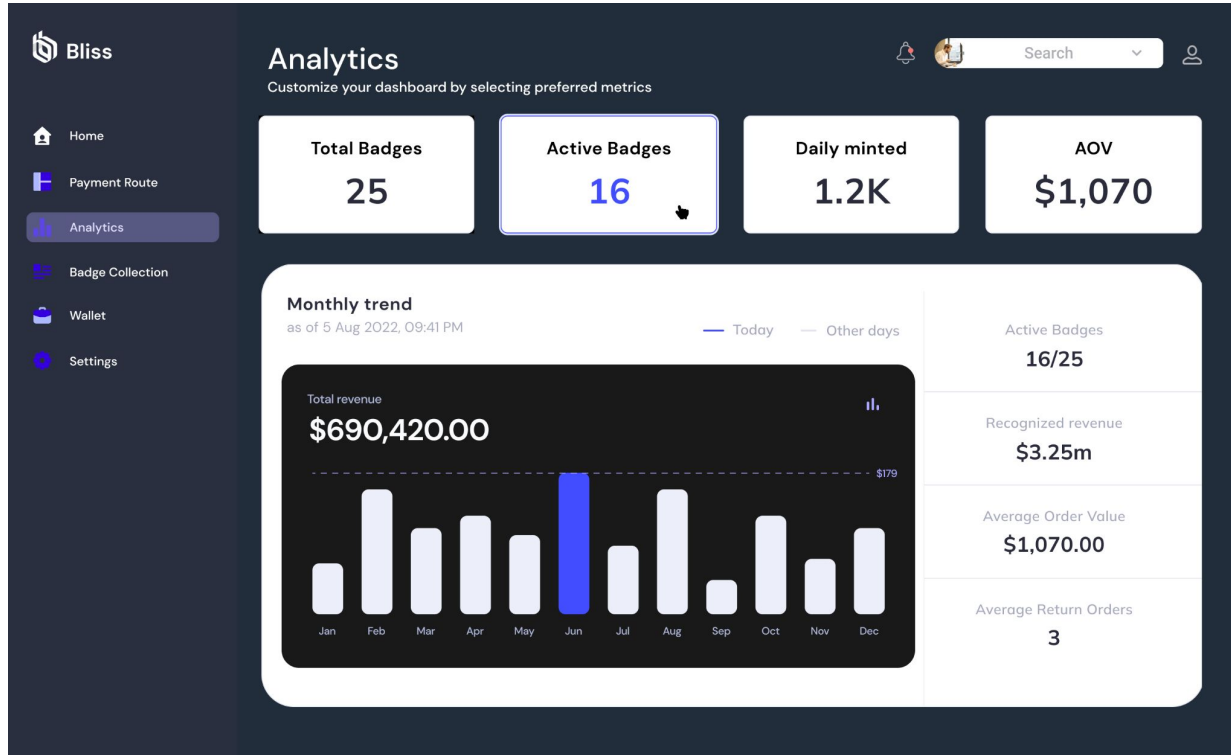


Desktop/mobile dashboard for customers, showing total balance of loyalty points, recently earned points, purchase history and available Reward Badges to redeem.

Customers earn loyalty points for purchases, which are automatically deducted as discounts during shopping next time.

Loyalty points are also shown on the customer dashboard as balances, enabling customers to redeem Reward Badges that help them gain special access to events or further discounts.

# D. ANALYTICS DASHBOARD



In-depth analytics will help provide revenue, customer wallets, and reward badge data for merchants about their store.

Merchants may also customize their dashboard based on their preferred metrics.