```html
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="UTF-8" />
  <meta name="viewport" content="width=device-width, initial-scale=1.0" />
  <title>Ampay - Fast, Simple, Secure Payments</title>
  <link href="https://fonts.googleapis.com/css2?family=Inter:wght@400;600;700&display=swap" rel="stylesheet">
  <style>
    body {
      margin: 0;
      font-family: 'Inter', sans-serif;
      background: #f8f9fa;
      color: #333;
    }
    header {
      background: #1e1e1e;
      color: #fff;
      padding: 2rem;
      text-align: center;
    }
    header h1 {
      margin: 0;
      font-size: 2.5rem;
    }
    header p {
      margin-top: 0.5rem;
      font-size: 1.25rem;
    }
    .cta {
      margin-top: 1.5rem;
    }
    .cta a {
      background: #28a745;
      color: white;
      padding: 0.75rem 1.5rem;
      border-radius: 8px;
      text-decoration: none;
      font-weight: 600;
    }
    section {
      padding: 3rem 1.5rem;
      max-width: 800px;
      margin: 0 auto;
    }
    .features {
      display: flex;
      flex-direction: column;
      gap: 2rem;
    }
    .feature {
      background: white;
      padding: 2rem;
      border-radius: 12px;
      box-shadow: 0 2px 8px rgba(0,0,0,0.05);
```

```html
    }
    .feature h2 {
      margin-top: 0;
      color: #28a745;
    }
    footer {
      background: #f1f1f1;
      padding: 1rem;
      text-align: center;
      font-size: 0.9rem;
    }
  </style>
</head>
<body>
  <header>
    <h1>Ampay</h1>
    <p>Fast, Simple, Secure Peer-to-Peer Payments</p>
    <div class="cta">
      <a href="#comingsoon">Coming Soon on iOS & Android</a>
    </div>
  </header>

  <section class="features">
    <div class="feature">
      <h2>Send & Receive Money</h2>
      <p>Transfer money instantly to anyone in the U.S. with just a username or phone number.</p>
    </div>
    <div class="feature">
      <h2>Low 1% Transaction Fee</h2>
      <p>Keep more of your money with one of the lowest transaction fees in the market.</p>
    </div>
    <div class="feature">
      <h2>Secure & Trusted</h2>
      <p>Powered by Stripe and PayPal, your transactions are encrypted and safe.</p>
    </div>
  </section>

  <footer>
    &copy; 2025 Ampay. A product of A&M Discount Cars L.L.C.
  </footer>
</body>
</html>
```