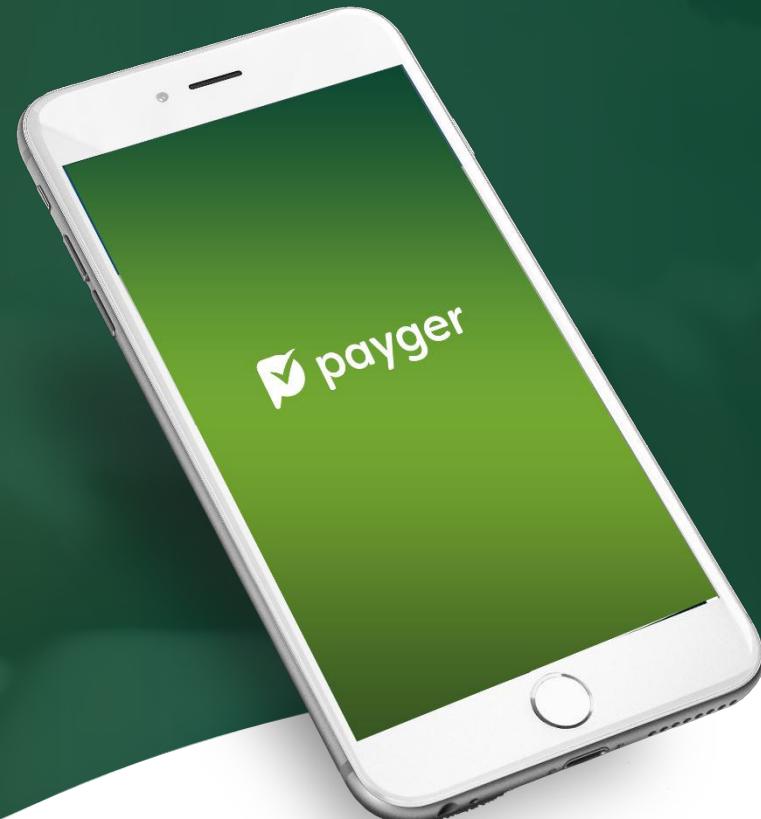




The Innovative Payment  
And Messaging Platform

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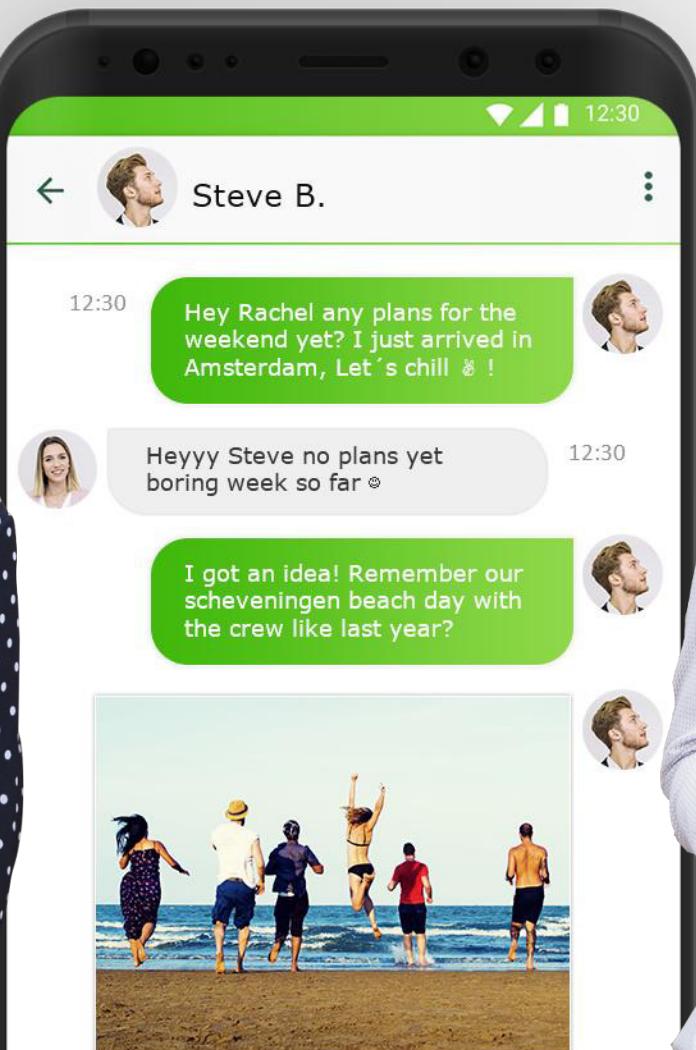
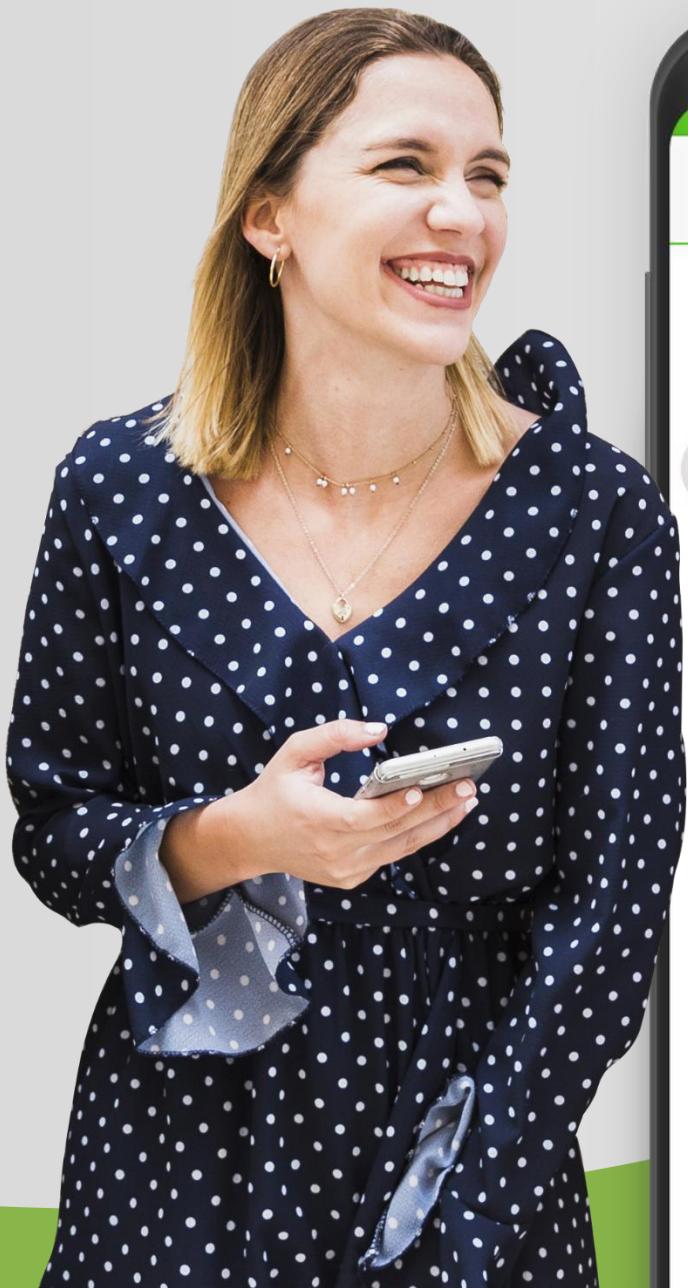


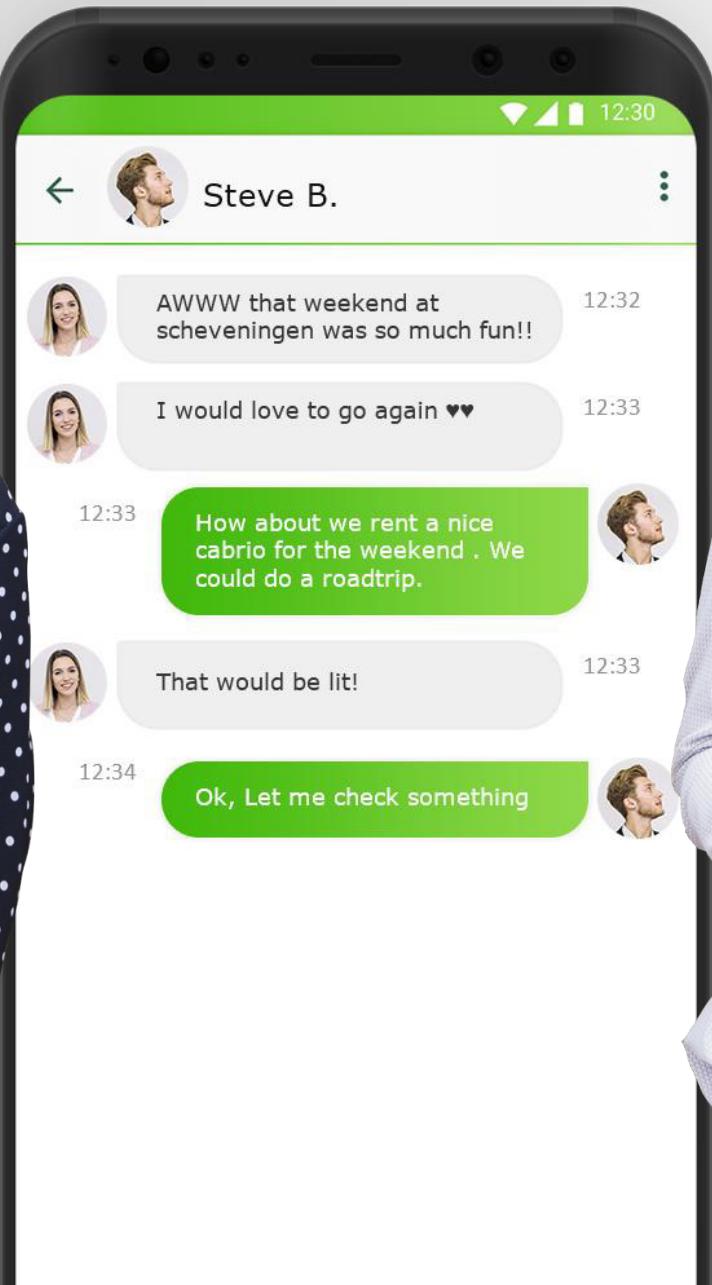
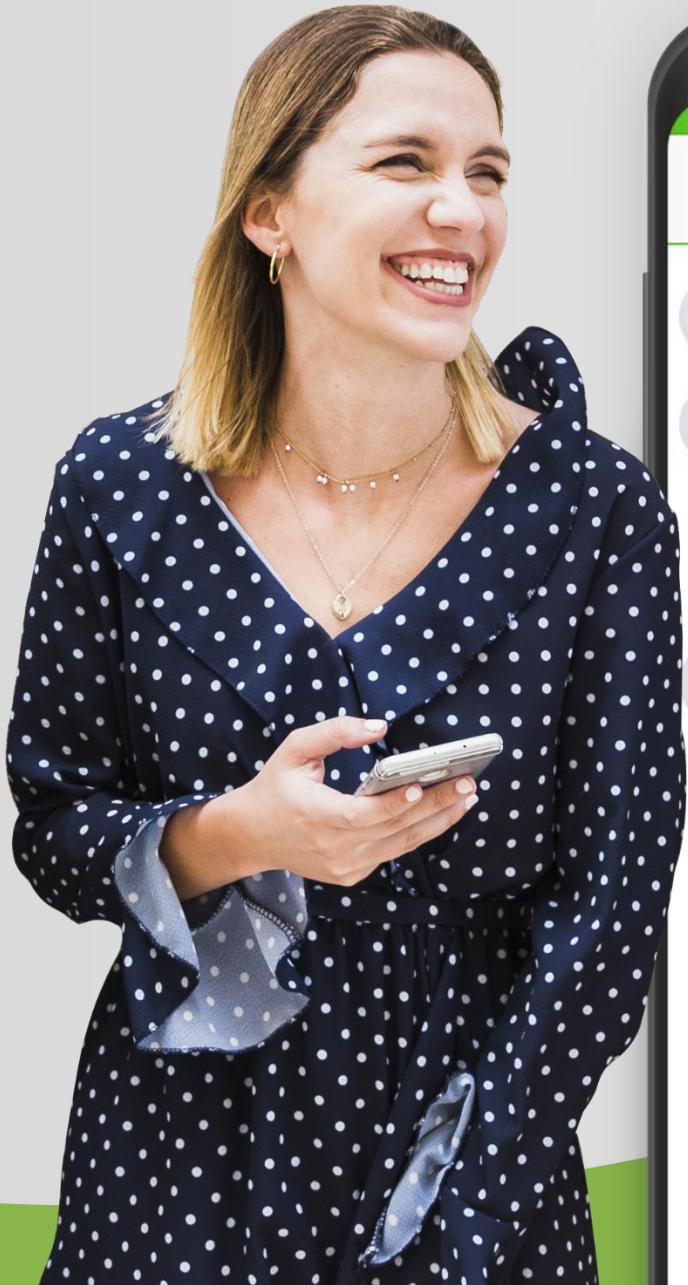


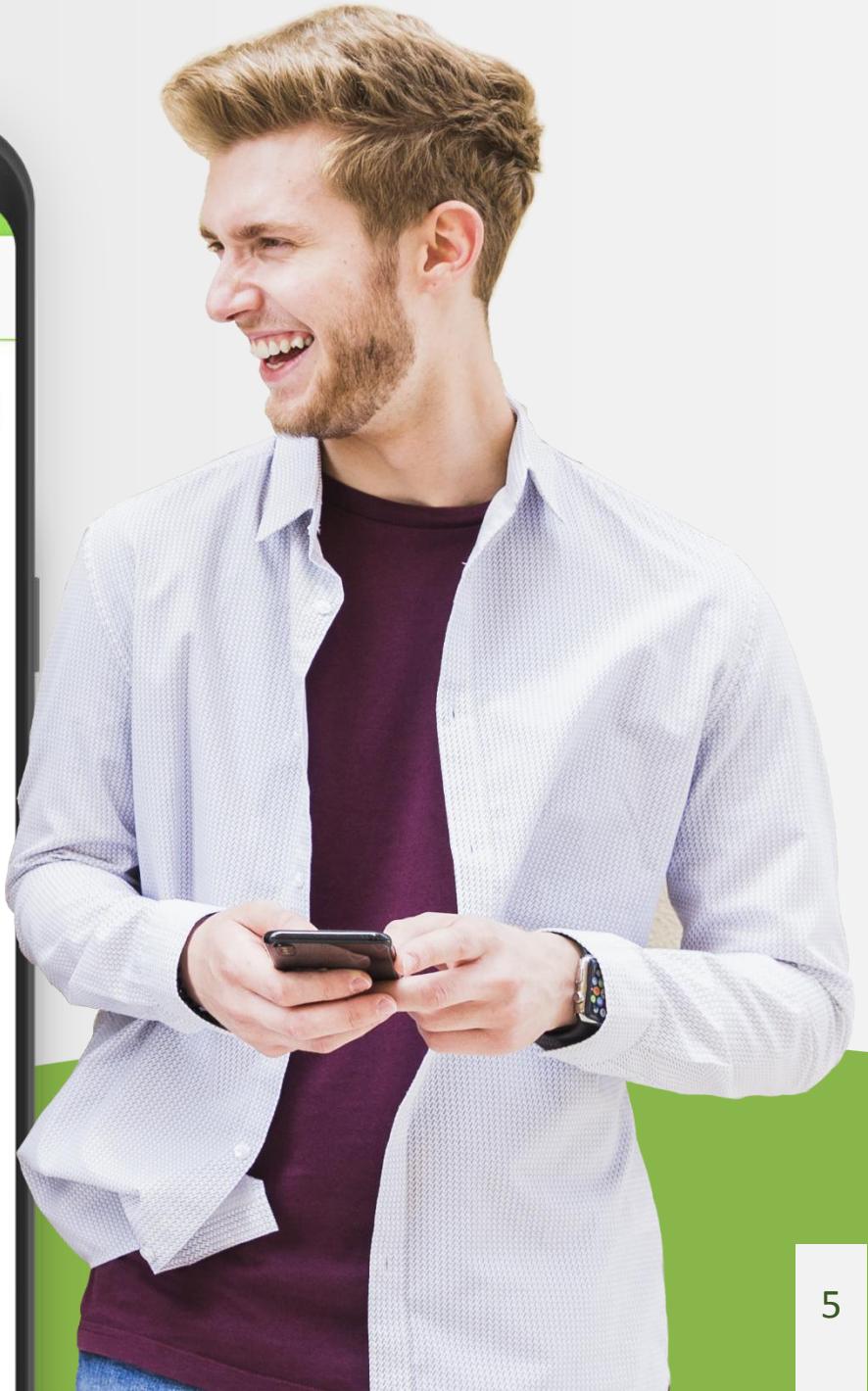
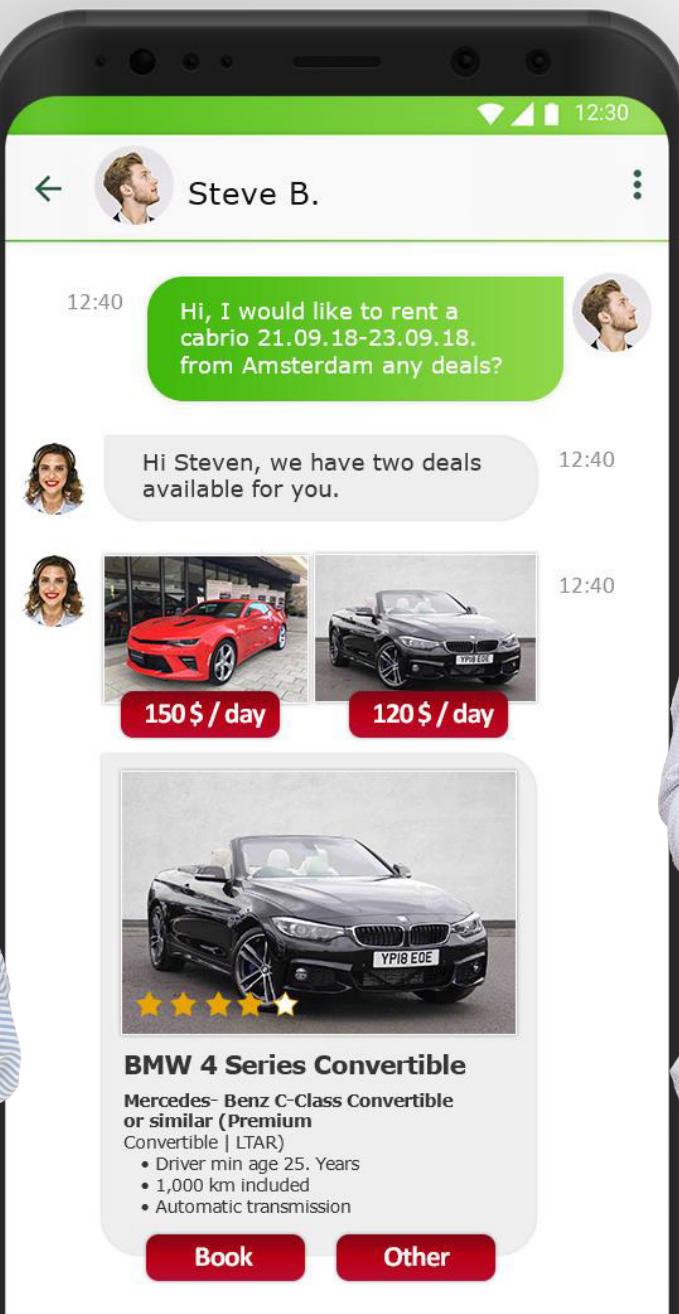
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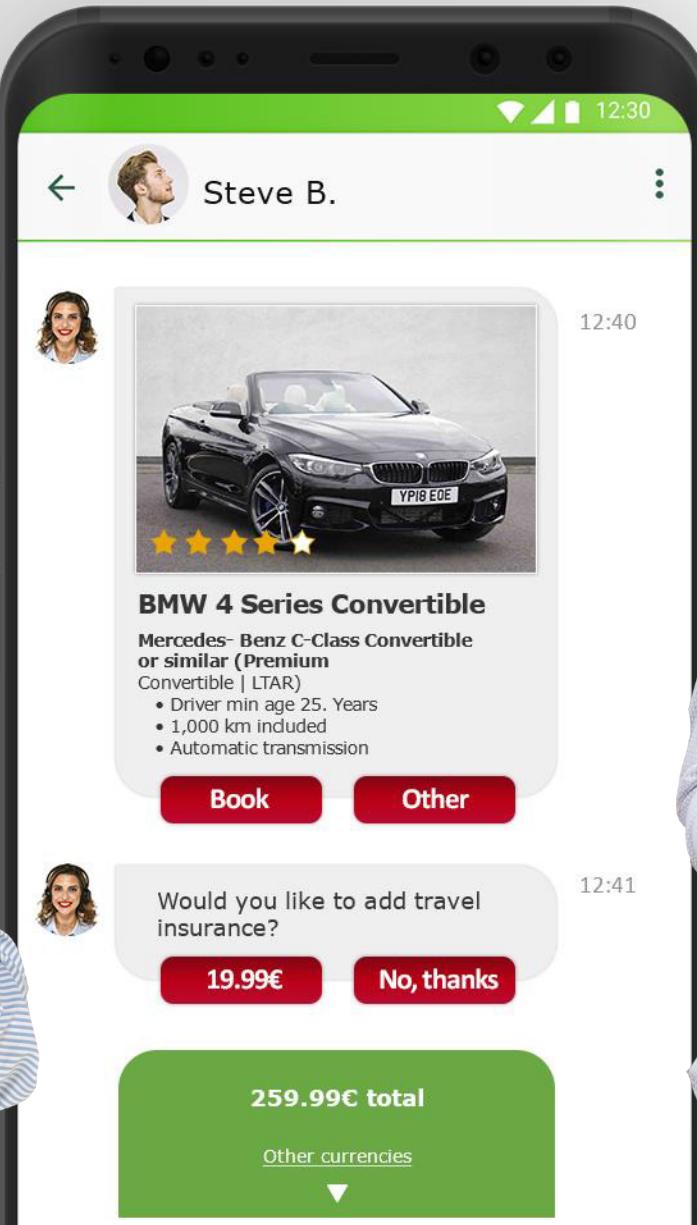
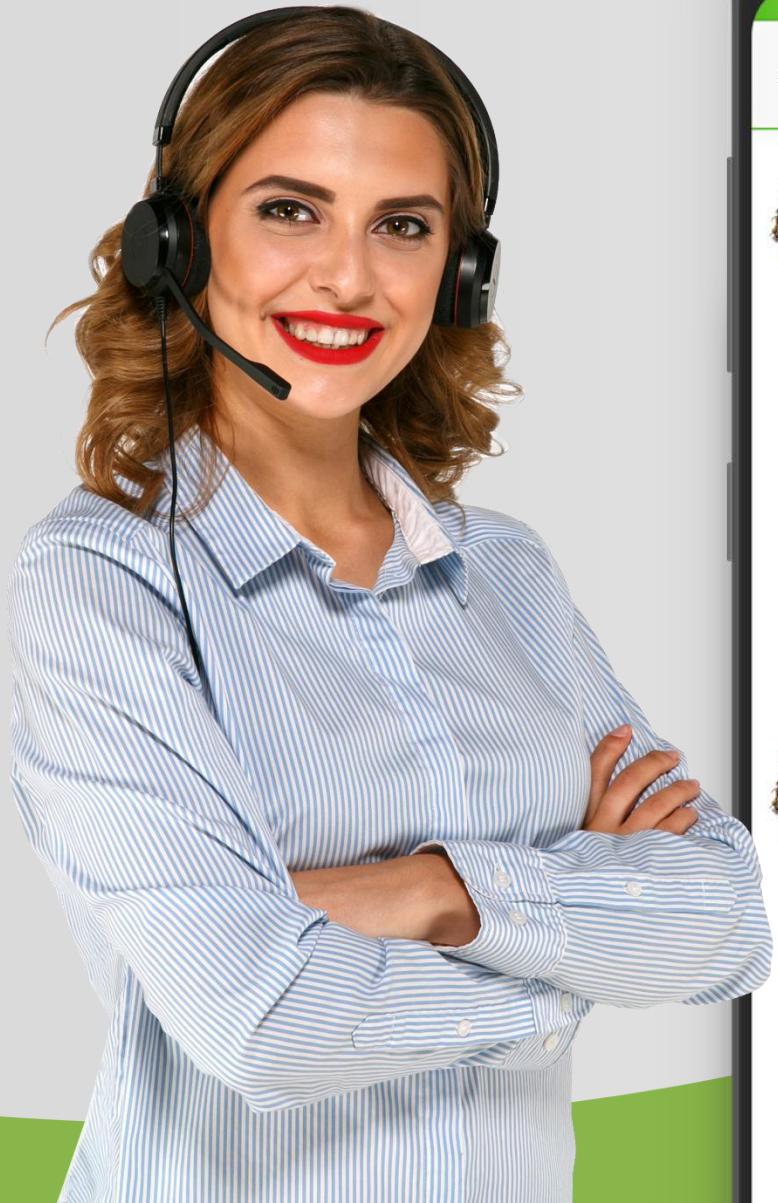
## How merging **stablecoins** with **social messaging** can accelerate **cryptocurrency adoption**

Payger is a modular P2P payment and messaging platform that offers a new decentralized and encrypted commercial ecosystem for businesses, individuals and developers.

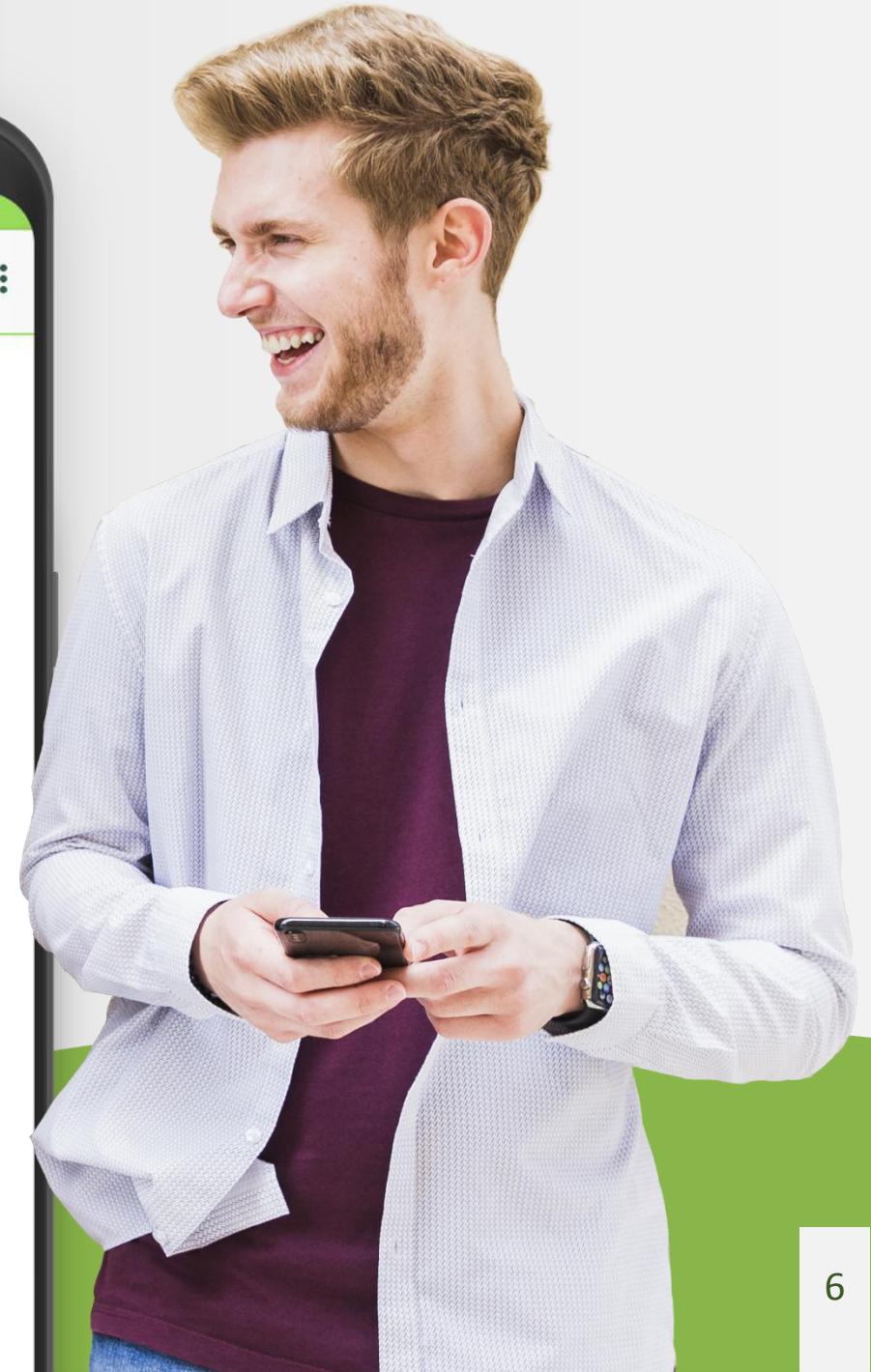


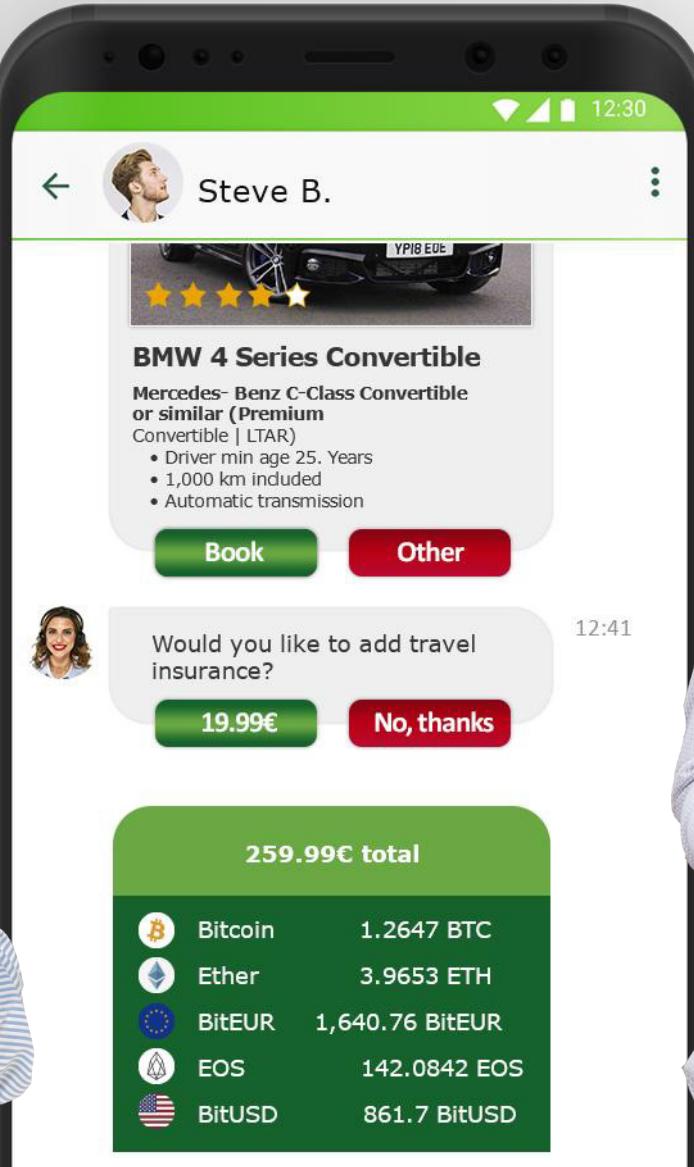
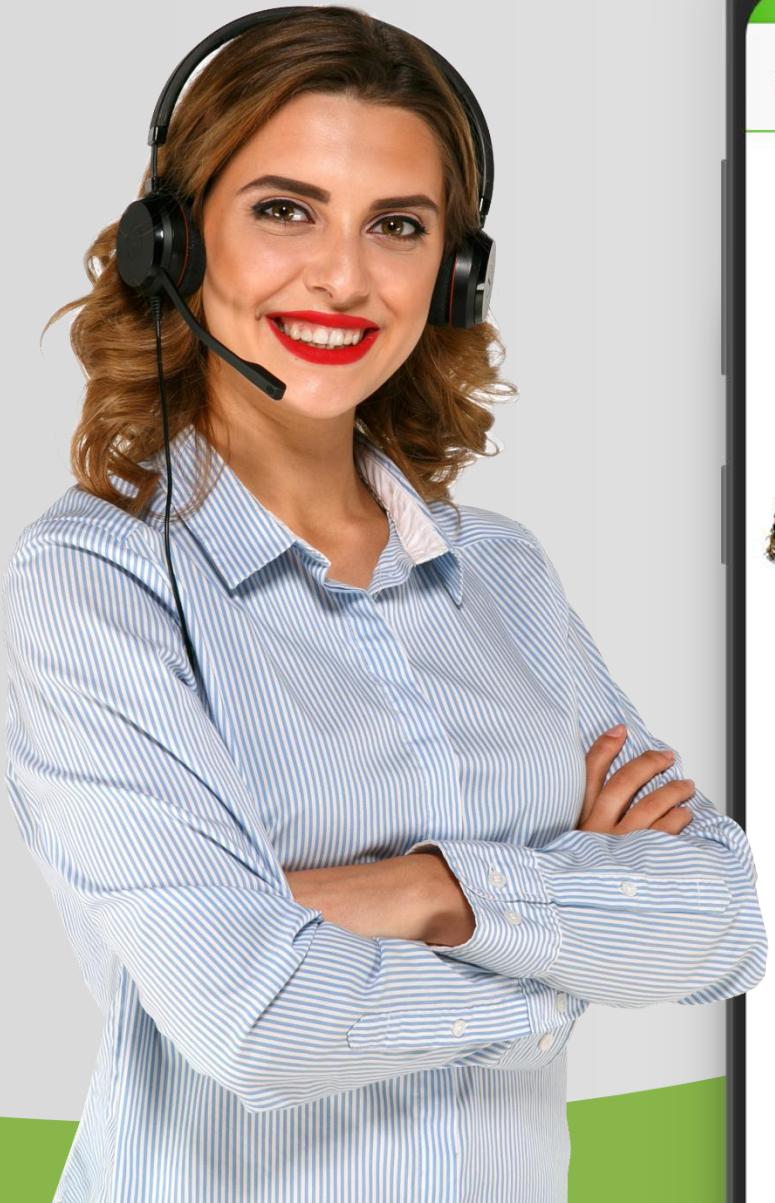






The screenshot shows a mobile application interface for a car rental service. At the top, there's a profile picture of a man named Steve B. Below it, a small profile picture of a woman and a thumbnail image of a dark-colored BMW 4 Series Convertible. The car has a license plate reading YPI6 EOE. It has a 5-star rating. The main text reads "BMW 4 Series Convertible" and "Mercedes-Benz C-Class Convertible or similar (Premium Convertible | LTAR)". A bulleted list specifies: "Driver min age 25. Years", "1,000 km included", and "Automatic transmission". There are two red buttons at the bottom: "Book" and "Other". A message bubble from the woman says, "Would you like to add travel insurance?". Two options are shown: "19.99€" and "No, thanks". At the bottom, a green button displays "259.99€ total" and a link "Other currencies". The time on the phone screen is 12:40.





Steve B.

BMW 4 Series Convertible

Mercedes- Benz C-Class Convertible or similar (Premium Convertible | LTAR)

- Driver min age 25. Years
- 1,000 km included
- Automatic transmission

Book Other

Would you like to add travel insurance?

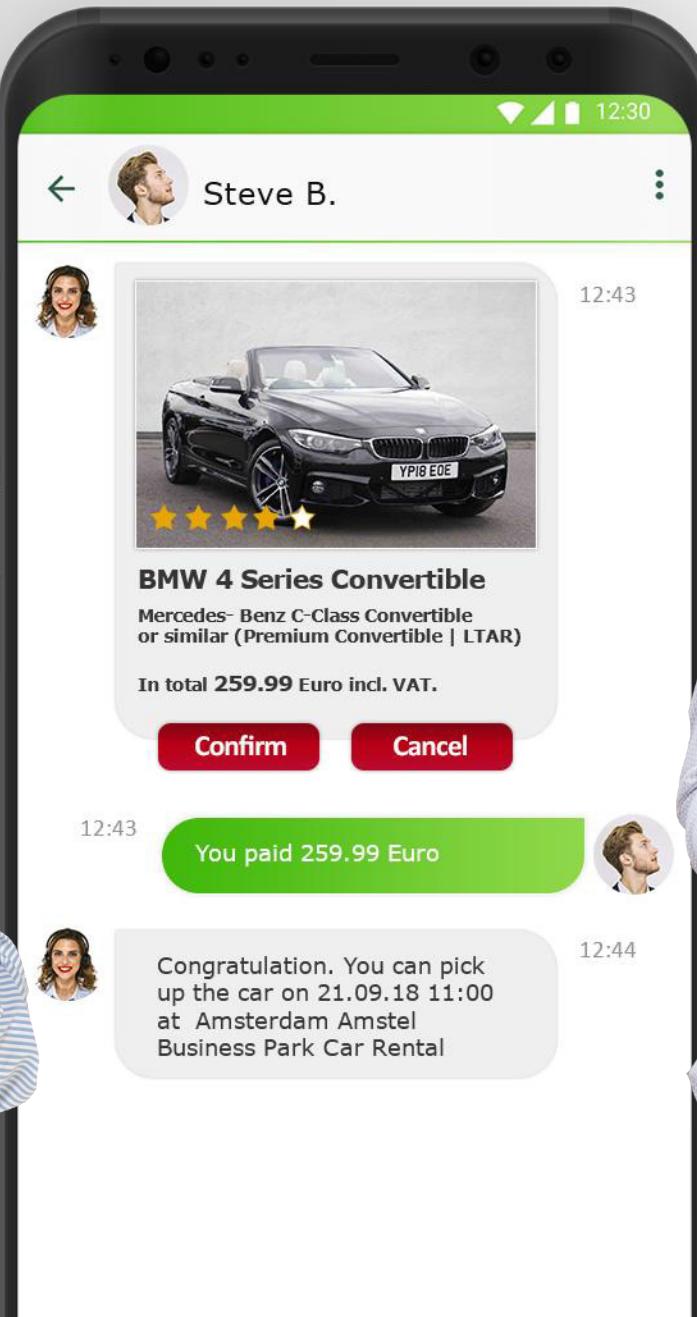
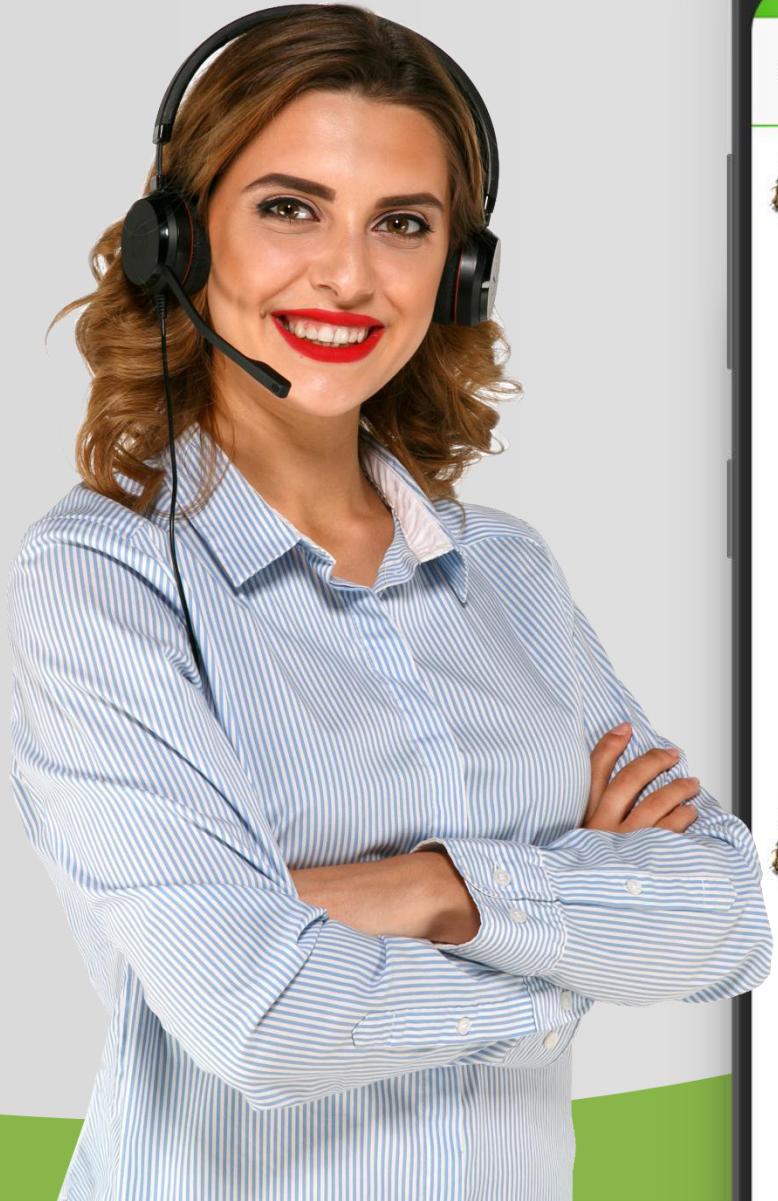
12:41

19.99€ No, thanks

259.99€ total

Bitcoin	1.2647 BTC
Ether	3.9653 ETH
BitEUR	1,640.76 BitEUR
EOS	142.0842 EOS
BitUSD	861.7 BitUSD





# Common pains in the digital economy



Sending money takes 2–3 days, is inefficient and expensive



Private and business msgs are unprotected, 50% spam email



Paying high fees, horrible user experience and no multi currency support



High price volatility with cryptos



Bad merchant adoption



Keep track of spending and taxes



Privacy and security of digital currencies, priv key management



# Our Solutions with Payger



Instant digital money transfer of crypto currencies and stablecoins pegged to hard currencies



Send encrypted P2P messages to friends and customers



Opt out permanently and control your data



Manage, transfer, exchange multiple digital currencies in Non-Custodial Wallet



Connecting businesses, individuals and developers on a shared platform



Easy password & account recovery

# Problems we solve for Businesses



Same day  
settlement and  
payout in local  
stablecoins.  
Instant cashflow



Automatic spot  
conversion of  
BTC, ETH, etc.  
Protected from  
price volatility



Reduced payment  
fraud, chargebacks  
and rolling reserves  
through push  
payment and  
skipping the credit  
card networks



Build meaningful  
customer  
relationships  
through direct  
P2P social  
messenger



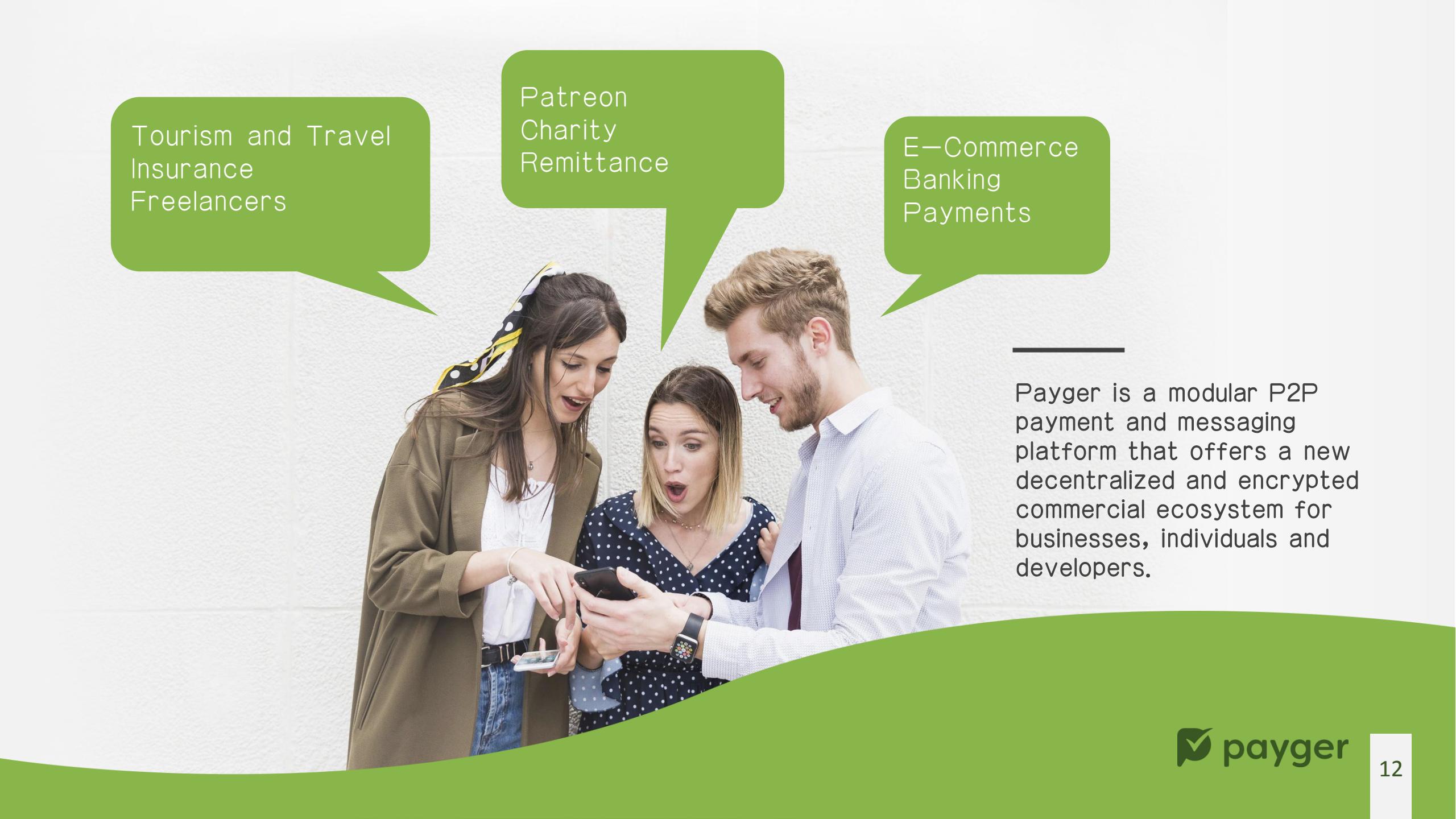
BI Merchant  
Dashboard with  
turnover  
tracking, tax  
reports and  
analytics



Available as  
Woocommerce  
plugin, API, SDK



Custom  
integration on  
request

A photograph of three young adults—two women and one man—standing outdoors against a light-colored wall. They are all looking down at a black smartphone held by the woman on the left. She has a surprised or excited expression. The man on the right and the woman in the middle also appear to be looking at the screen with interest. The woman on the left wears a green coat and a patterned headband. The woman in the middle wears a dark blue polka-dot dress. The man wears a light blue button-down shirt.

Tourism and Travel  
Insurance  
Freelancers

Patreon  
Charity  
Remittance

E-Commerce  
Banking  
Payments

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Payger is a modular P2P payment and messaging platform that offers a new decentralized and encrypted commercial ecosystem for businesses, individuals and developers.

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Following our  
vision to Make  
Money Social





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Thank you  
for your Attention

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[www.payger.com](http://www.payger.com)

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