



# ivendpay

Crypto payment system for retail,  
e-commerce and vending machines





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**Cryptocurrency is redefining digital payments for both merchants and consumers.**

It offers a wealth of untapped opportunities for merchants

Opportunities



Increased security



Lower fees



Massive consumer base

**Customers are switching to cryptocurrency en masse, disrupting commerce as we know it.**



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**In the last 5 years alone,  
cryptocurrency transactions have  
increased by a staggering **580%****

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**2 100 000**

transactions a day

Today, the 3 largest networks  
process over 2.1 million transactions  
a day



**100**

Peak search interest



Google Search Trends for "Buy with Crypto"

Along with high transaction numbers, interest  
in spending crypto has skyrocketed

**Crypto holders have massive buying power and are  
looking to spend at crypto-accepting merchants**

# Crypto payments are becoming **PART OF OUR WORLD**

Along with individual consumers, companies are also adopting cryptocurrencies

**A few global brands that accept crypto**



AT&T



Microsoft



Pizza Hut



Namecheap



Starbucks



Wikipedia



Twitch



McDonald's



Virgin



SL Benfica



Overstock



Amazon



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**More than 20 publicly traded companies hold bitcoin in their treasuries, including**



Square  
8 500 BTC

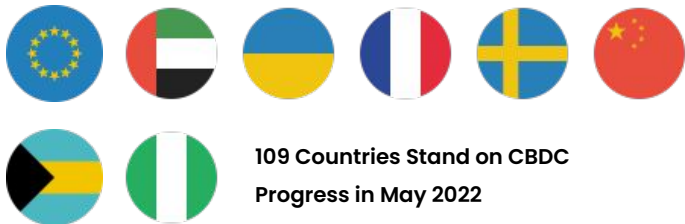


Tesla  
44 500 BTC



MicroStrategy  
92 000 BTC

**Major nations are also fast-tracking the creation of Central Bank Digital Currencies**



109 Countries Stand on CBDC  
Progress in May 2022

**Some of the world's top commercial banks and tech companies are part of**  
**the Enterprise Ethereum Alliance**



BNY MELLON



JPMORGAN CHASE & CO.



**Cryptocurrencies are here to stay and will drive the future of digital payments**



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Why crypto is spend-ready

## Stablecoins solve volatility concerns for spenders and merchants

Rising stablecoin adoption hints that people are looking at crypto for digital payments, rather than speculation.

**Stablecoins are less susceptible to price volatility as digital assets that are pegged to real-world assets like fiat money, commodities, and more.**

1 USDT = 1 \$





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**\$7B-15B**

USD

*Bitcoin*

Transfers in  
value per day

**\$9B-19B**

USD

*Stablecoins*

## Daily USD Transfer Value Share

People want a non-volatile way to transact with crypto, and stablecoins are overtaking bitcoin in USD value transferred.



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**40%**

new customer sales on average

**2x**

higher order value on average

**55%**

reduction in transaction fees

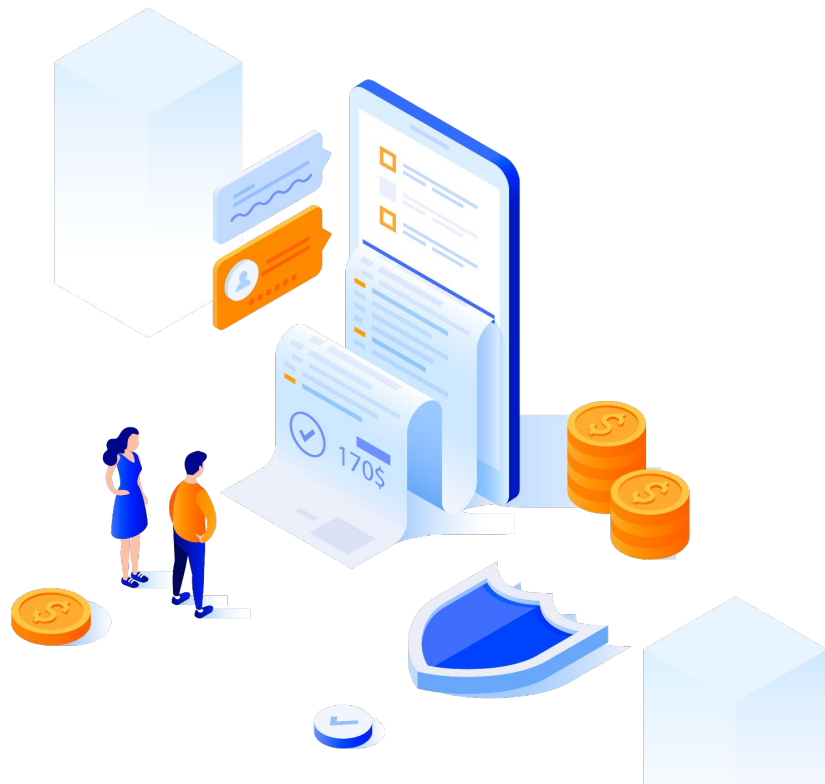


## Businesses accepting crypto payments are reaping the benefits

From avoiding chargebacks to reducing transaction fees and settlement times, crypto offers benefits beyond traditional digital payment processors.

**The benefits of accepting crypto payments are clear. That's why more businesses globally are getting on board**





# **ivendPay connects merchants and users**

**Start accepting crypto today**



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# Advantages

**Any store, seller or company can install the software on their terminal and start accepting payments in crypto.**

**No need to buy an initial stock of crypto or create your wallets: we provide it, and you can get your revenue right from the start.**

**The customer scans the QR from a wallet of their choosing, enters the required amount and the money goes to the merchant within a second.**

## Fees as low as 1%

Your savings add up when your customers choose crypto over credit. Our crypto payments fees start lower than credit cards and scale as low as 1% based on payment size. Larger payments, smaller fees!

## New customers? Yes, please!

Did you know 51% of crypto holders are more likely to buy from crypto merchants and 40% of crypto users are new to the merchant? When you start accepting crypto you can reach new customers locally and globally. Plus, when international customers pay with crypto, you get paid in your currency, not theirs—no worries of exchange rates or tax implications.

## Eliminate chargebacks

Fraudulent chargebacks cost businesses billions of dollars annually. ivendPay crypto payments are final and irreversible, putting an end to chargebacks and putting more money in your pocket. Only you can reverse a completed transaction.

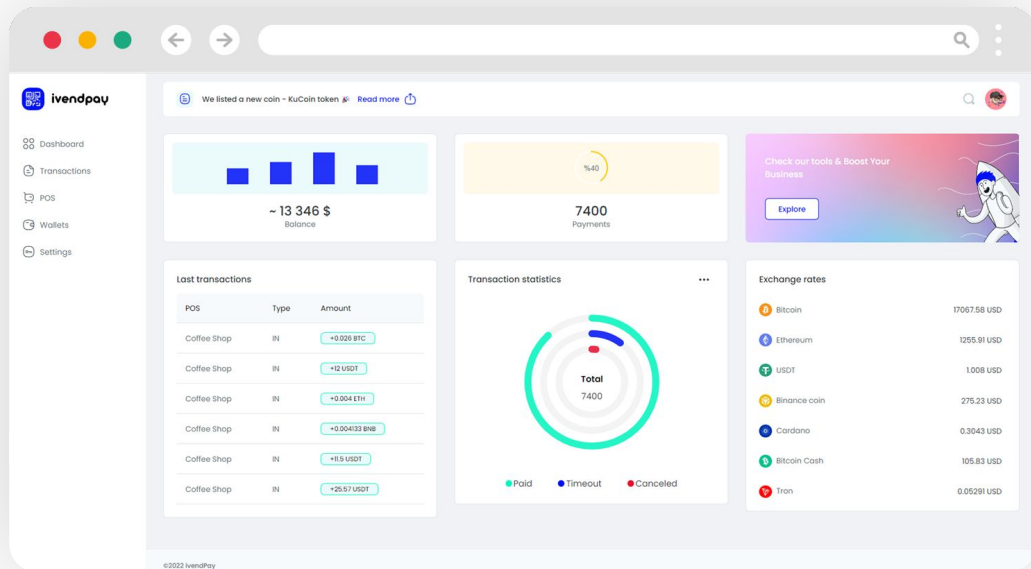
Easy. Safe. Fast.

# How it works

## The intuitive way to process payments

Our responsive technology streamlines payments into one integration - improving speed, reliability, conversion and data transparency.





Manage everything

## Dashboard

Get a 360-degree view of your payments and business in ivendPay Dashboard



User-friendly interface, graphic elements and metrics that help you to track your POS devices, balance, rates and transactions



Detailed financial reports, billing and receipts with main info about each transaction

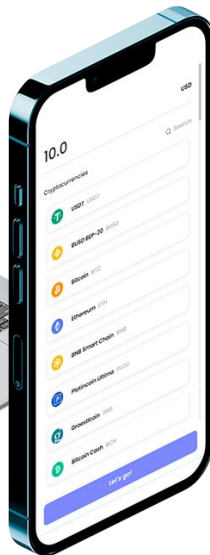


Real-time synchronization with a cloud-based management system.

# Our solutions



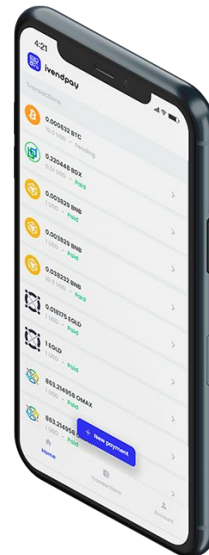
E-commerce



App for iOS



POS machine



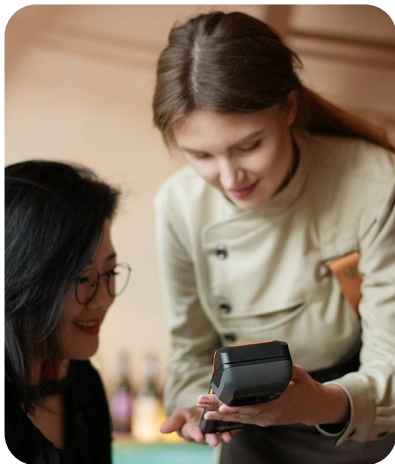
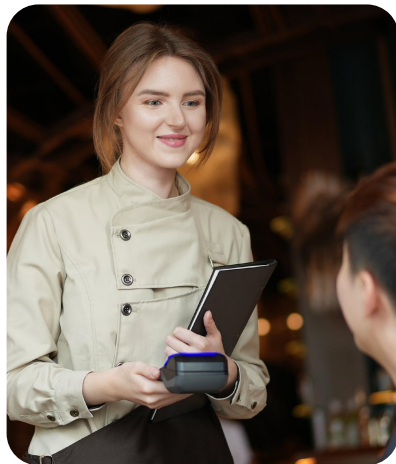
App for Android



Vending machine



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## POS machine

### Everything you need in one

Fast crypto payments in your store, no hidden fees, high autonomy, multi-layered security, and printing a check with all the transaction details



Android 11



Wi-Fi



LTE/4G



Printer



Camera



NFC

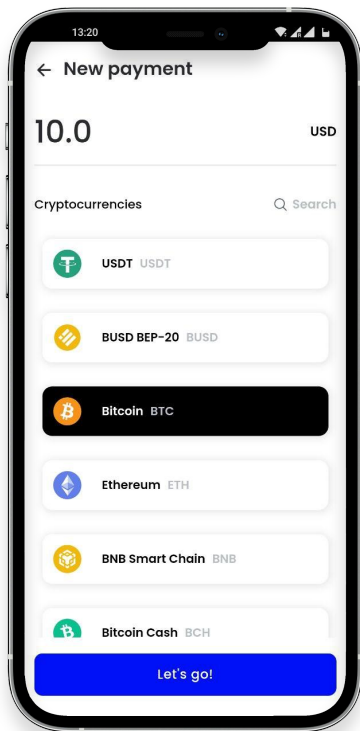
**40+**

**merchants use our  
POS machine**



Watch video





## Mobile App

### Accept payments anywhere

Download a simple and user-friendly app to accept payments in more than 40 cryptocurrencies. As long as you're connected to the internet, you can have a portable crypto PoS machine in your pocket!



**You can connect any Bluetooth printer to print receipt**



**Download on  
the App Store**



**Get it on  
Google Play**



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# E-commerce gateway

Easily accept and bill crypto to your customers

## Ecommerce integrations

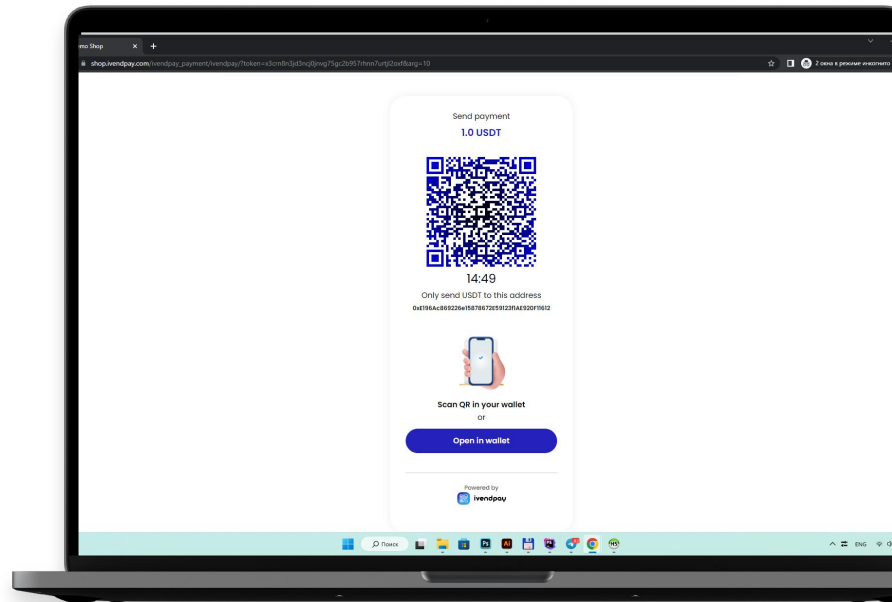
Integrate into your site directly with powerful ecommerce platforms



## API integrations

Turnkey API allows you to create custom checkouts and workflows

[Click to try demo!](#)







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# Vending machine

The smart vending machine helps you increase sales

100+

machines  
worldwide

5 000+

transactions  
per month



Watch video



# Better than the competition

	ivendPay	Whitepay	Coinbase Commerce	Bitpay	Coingate	Utrust	Forum Pay	Coinpayments
<b>Binance Pay integration</b>	✓	✗	✗	✗	✗	✗	✗	✗
<b>Gate Pay integration</b>	✓	✗	✗	✗	✗	✗	✗	✗
<b>Own POS</b>	✓	✓	✗	✗	✗	✗	✓	✓
<b>Mobile App</b>	✓	✓	✗	✗	✗	✗	✓	✓
<b>E-Commerce Integration</b>	✓	✓	✓	✓	✓	✓	✓	✓
<b>Fees</b>	0,5-1%	1%	1%	1%	1%	1%	1%	1%
<b>Transaction speed</b>	Instant	Instant	Slow	Slow	Slow	Instant	Instant	Slow



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# Our Team

We are proud of our team, which consists of highly skilled professionals, each of whom contributes to our success.

We strive for maximum transparency and openness in our work, and our team is always ready to help our clients achieve their goals.



**Paul Vössotski**  
*CEO*



**Karime Garcia**  
*COO, Latin America*



**Melanie Mohr**  
*PR, adviser*

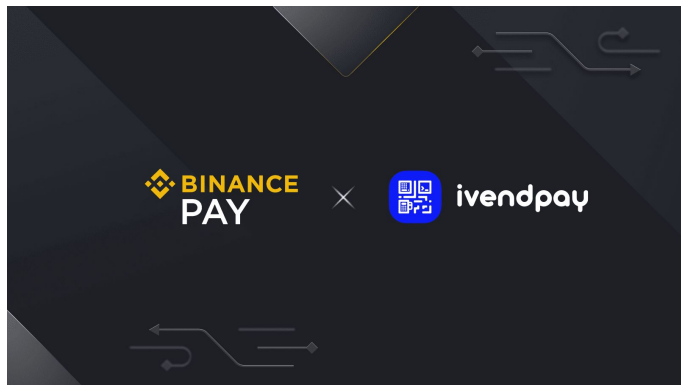


**Alexandra Sasha**  
*GR, adviser*

# Key partnerships

**Binance Pay and ivendPay Join Forces  
to Make Crypto Payments Even More Accessible**

[Read more](#)



**Gate Pay Partners with Ivendpay, Expanding Crypto  
Payment Options for Merchants and Customers**

[Read more](#)







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# Key partnerships



 Gold in the modern age!  XAUt breaks barriers, enabling gold to be used for transactions!

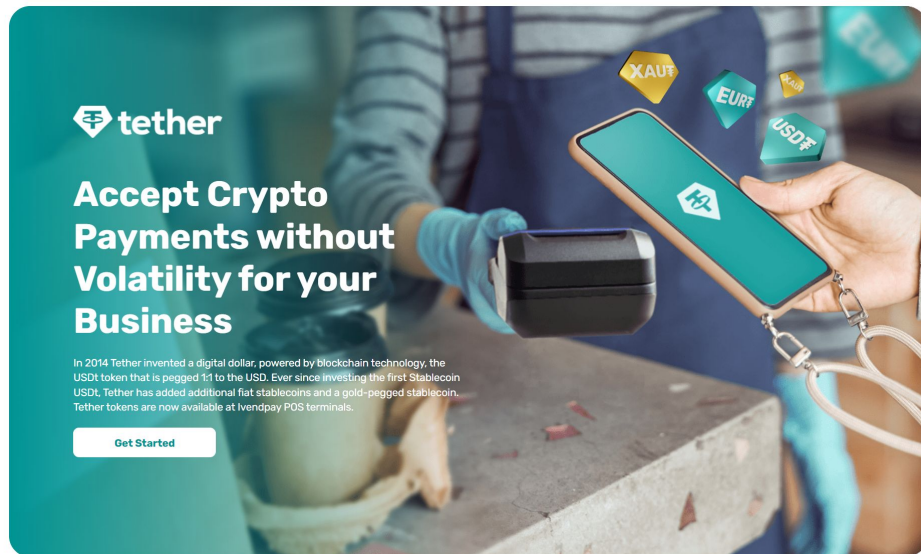
[Read more](#)



## Accept Crypto Payments without Volatility for your Business

In 2014 Tether invented a digital dollar, powered by blockchain technology, the USDt token that is pegged 1:1 to the USD. Ever since investing the first Stablecoin USDt, Tether has added additional fiat stablecoins and a gold-pegged stablecoin. Tether tokens are now available at ivendpay POS terminals.

[Get Started](#)



## Our partners



## Our partners

COINMENA | كوين مينا

 Market Making Pro

 ZimaBank

 Fintech House

 sunmi

 WORLDLINE 

 invenda



**ivendpay**

## **Pre-confirmed listings**

**Gate**

**Bitget**

**Mexc**

**XT**

**Lbank**

**Whitebit**

**Azbit**

## **Launchpads**

**Approved:** Tenset, Republic, SeaPad, Synapse Network, Peak Defi,

NeoCortexAI, Gagarin, MMpro, DexCheck

**Waiting list:** White Bit, Poolz, Dao Maker, BSCS, Roseon, Kommunitas,

Oxbull, Solanium, TrustPad, Spores Network, Brand Pad, Aitech

## **Planned TGE**

# **Q1 2024**





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# Roadmap

2023

Q1

## Product

- Personal Area for merchants:  
Developing, Alpha-version testing,  
fixing bugs and public release **Done**
- Official Ivendpay website: Redesign,  
Location Map adding **Done**
- Tokenomics: v2.0 developing and releasing

Q2

- Co-Marketing: continuing of promo campaigns  
and cross-marketing activities with listed  
projects, KPI – at least 100.000 total community in  
media
- Increase in country presence: alpha-testing  
and researching of go-to-market opportunities in  
USA
- Commission fees: introduction into the  
Ivendpay system

## Legal

- Research and decision making of  
jurisdiction for a full licensing for crypto  
payments

- Preparing of all documents and  
submission to the Regulatory Body and  
Government authorities of the selected  
country

## Crypto

- Seed Round Completion **Done**
- Private 1 public launching
- Launchpad releasing
- Affiliate program public launching

**Q3**

## **Product**

- Personal Area for merchants: analytics developing and implementation for merchants
- Crypto-fiat processing: connection of a partner bank or crypto-fiat exchange – TBA
- Acceleration: Graduation from VISA Acceleration Center

**Q4**

- Personal Area for merchants: 3000 worldwide active merchants
- Crypto-fiat processing: research on quality and calculating sales tax on the purchase and including it in sales receipt, KPI – 150 transactions for alpha-testing
- Finalizing the optimization of work with merchants and commissions distribution within the Ivendpay system

## **Legal**

- Submission of additional documents and obtaining a license
- Submission of additional documents and obtaining a license

## **Crypto**

- Private 2 public launching
- Liquidity pool and Staking
- Loyalty rewards for affiliates of ivendPay Wallet and resellers of B2B products
- TGE on CEXs and DEXs
- Loyalty rewards for affiliates of ivendPay Wallet and resellers of B2B products

2024

Q1

## Product

- Merchants KPI: 5000 worldwide active merchants
- Commodity-accounting matrix (service for the merchant) up to USD 100 monthly
- Integrating POS and online app to Global partners: Worldline, PAX (TBA)

Q2

- Enabling payment by QR code
- Increasing in country presence: public releasing on APAC region
- Increasing in opportunities for monetization from commission fees within the system

Q3

- Merchants KPI: 6500 worldwide active merchants
- Increasing in country presence: go-to-market releasing in South Africa, Japan
- Increasing Listing Costs

Q4

- Merchants KPI: 10000 worldwide active merchants
- Making final decisions on global presence and optimizing collaborations with regional representatives
- White Label solution releasing

# IVPAY TOKEN

IVPAY is a utility token of the ivendPay ecosystem. It was created to ensure a smooth transfer of value across our ecosystem. The token will be integrated into our services and products as payment, reward, or discount means.

## Utility token

The motivation to create it aligns with a loyalty program to stimulate the growth of the ivendPay ecosystem and its community where the IVPAY token is a means of value transfer as well as BTC, ETH, USDT etc, but instantly and at a lower cost.

## IVPAY Utility features

Stake and pay commissions in IVPAY ivendPay users will be able to get up to 50% discount on all operations in the ecosystem both for B2B and B2C solutions.





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## **B2B discount system**

A 10% discount for B2B customers will be provided for token promotion

## **Loyalty rewards for affiliates of ivendPay Wallet and resellers of B2B products**

Introducers and resellers of B2B service who hold IVPAY token will be able to get up to 20% of lifetime commissions from reselled merchants

## **Deflationary Model and Token Burning**

Token burning involves removing a certain amount of tokens from circulation effectively reducing the total supply of tokens. This approach creates scarcity, which can drive up demand and increase the value of the remaining tokens.





# B2B discount system

A 10% discount for B2B customers will be provided for token promotion

30D volume on all operations (USDT)	Balance, IVPAY	Discount for IVPAY staking	Discount if fees paid in IVPAY (IVPAY 20% off)
< 50K	0	0%	20%
> 50K	17 000	5%	25%
> 500K	50 000	6%	26%
> 1 500K	84 000	8%	28%
> 2 500K	167 000	10%	30%
> 5 000K	334 000	12%	32%
> 10 000K	840 000	14%	34%
> 20 000K	1 667 000	16%	36%
> 35 000K	3 334 000	18%	38%
> 50 000K	6 667 000	20%	40%



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## B2C discount system

30D volume on all operations (USDT)	Balance, IVPAY	Discount for IVPAY staking	Discount if fees paid in IVPAY (IVPAY 20% off)
< 2,5K	0	0%	20%
> 2,5K	17 000	5%	25%
> 25K	50 000	7%	27%
> 75K	84 000	9%	29%
> 125K	125 000	12%	32%
> 250K	217 000	15%	35%
> 500K	334 000	18%	38%
> 1000K	840 000	22%	42%
> 1750K	1 334 000	26%	46%
> 2500K	1 667 000	30%	50%



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## TOTAL SUPPLY

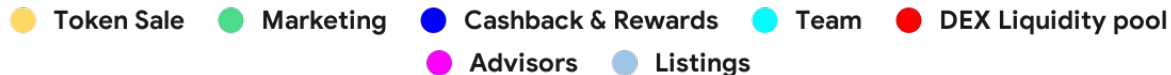
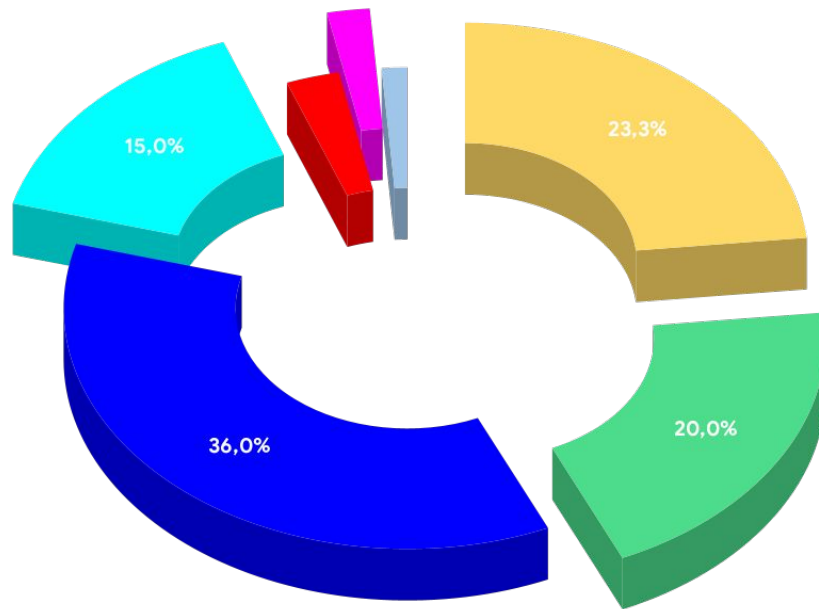
**1 000 000 000**

SUPPLY ON TGE: 2.5% of the total supply

**845 000 \$**

## PLATFORM

Binance Smart Chain (BEP-20)







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# Token distribution

Distribution	Percentage	Amount, IVPAY	Price (\$)	Raise (\$)	Vesting	Initial circ sold
Private 1	7,5%	75 000 000	\$ 0.02	\$ 1 500 000	5% on TGE followed by 3 month cliff, then in equal installments every month for 9 months	\$ 75 000
Private 2	6,8%	68 000 000	\$ 0.025	\$ 1 700 000	10% on TGE followed by 1 month cliff, then in equal installments every month for 9 months	\$ 170 000
Influence round	4,0%	40 000 000	\$ 0.025	\$ 1 000 000	15% on TGE followed by 1 month cliff, then in equal installments every month for 9 months	\$ 150 000
Public sale	5%	50 000 000	\$ 0.03	\$ 1 500 000	30% on TGE, then in equal installments every day for 2 months	\$ 450 000
Liquidity CEX/DEX	2,5%	25 000 000	--	0	--	--
Team	15%	150 000 000	--	0	Cliff 14 months 100% at 24 month	--
Advisors	2%	20 000 000	--	0	Cliff 12 months 100% at 12 month	--
Listing	1,2%	12 000 000	--	0	Cliff 1 month 100% at 3 month	--
Marketing	20%	200 000 000	--	0	Cliff 1 month 100% at 12 month	--
Ecosystem funds	36%	360 000 000	--	0	Cliff 1 month 100% at 48 month	--
	Total	Max Supply		Total Diluted		Day 1 Initial cap
	100%	1 000 000 000		\$ 5 700 000		\$ 845 000

# Contact Us

**info@ivendpay.com**

**[ivendpay.com](https://ivendpay.com)**

