

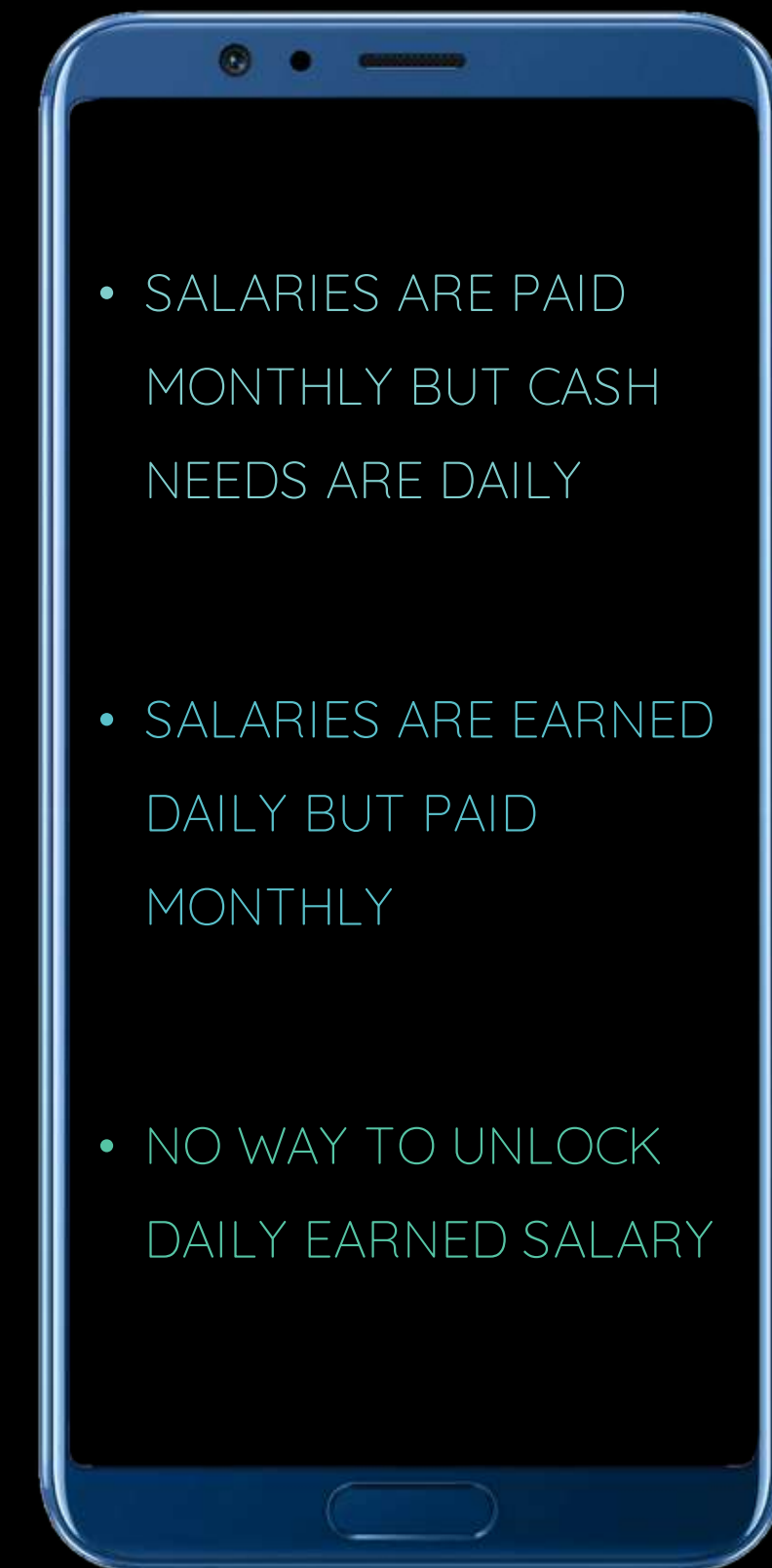


MAKE EVERYDAY A PAY DAY

iPay Global FZC | United Arab Emirates
(An LOLC Holdings Company)
www.ipayglobal.ai

ABOUT OYES, OWN YOUR EARNED SALARY

- OYES, salary advance platform can be a valuable resource for individuals who need quick access to financial support to cover unexpected expenses or to bridge the gap between paychecks.
- Our salary advance platform offers an alternative which is more affordable, transparent, and convenient. By integrating with employers' payroll systems, our platform will help individuals take control of their financial futures and achieve greater financial stability.
- OYES provides seamless and speedy advancing solution for employers in facilitating employee salary advances.
- OYES algorithm will take into consideration the Employees Basic Salary, Fixed Allowances, Fixed Deductions as well as Attendance for the respective salary cycle to calculate the employee's earned salary and will facilitate instant access to the Daily Earned Salary at any given time.
- Simple implementation and management - OYES is straightforward to implement and manage, with minimal administrative overhead for employers. Our platform integrates seamlessly with existing payroll systems, making it a breeze to set up and manage.



EMPLOYEES | WORKFORCE

Many employees struggle from one pay-day to the next



Salaries are paid Monthly but Cash needs are Daily

Salaries are Earned Daily but Paid Monthly



7th - I need Money to pay the Electricity Bill

10th - Our Kid is sick I need money for the doctor

15th - I need money to pay my son's school fees before the exam date

17th - I need to send money to my parents urgently for their medicine

17th - I can't get a credit card I have to go to a money lender

19th - Tomorrow is my wife's birthday I need money to buy a gift



Fall prey to informal money lenders

Pay high interest rates

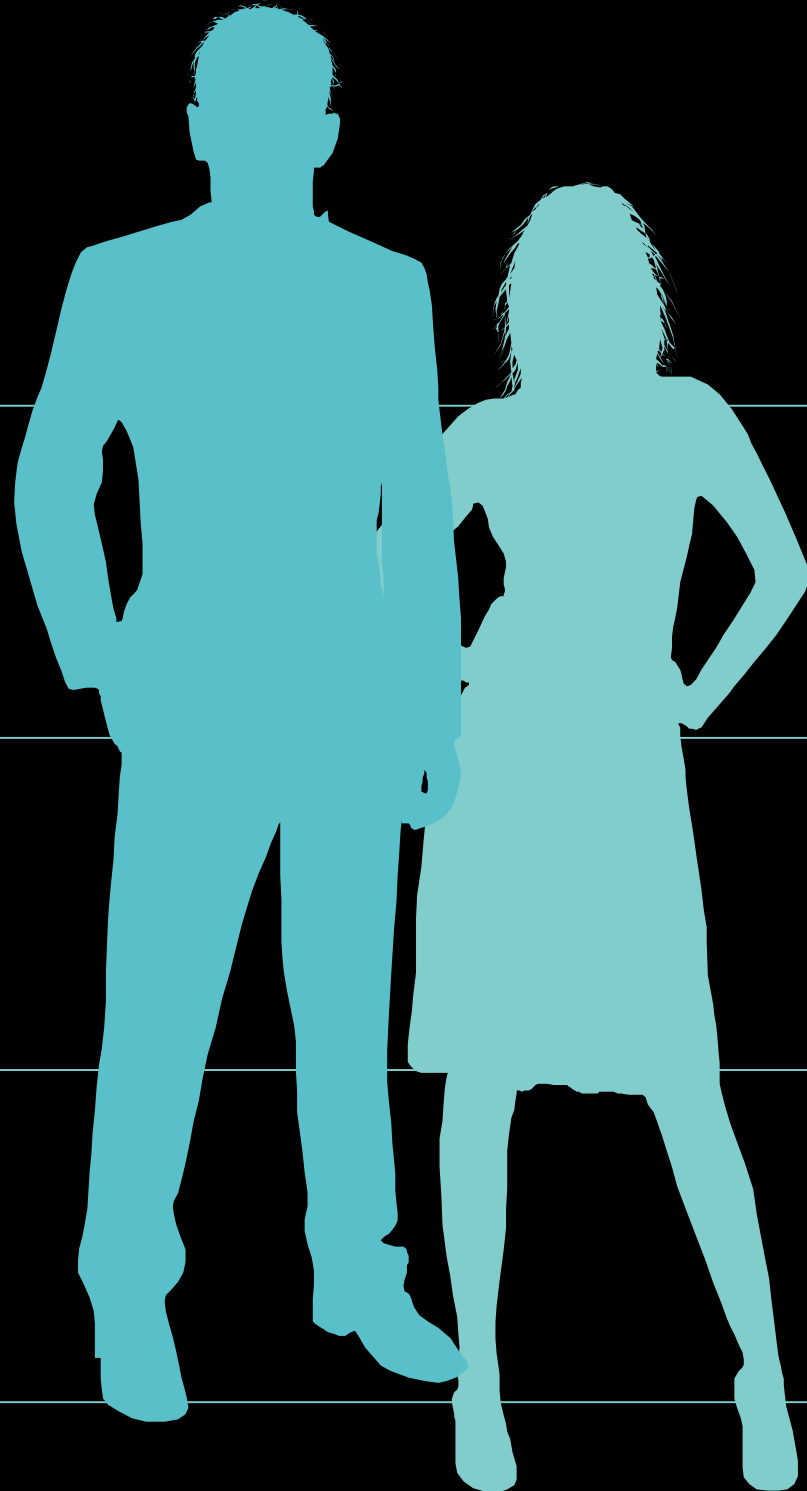
Financial stress

Cannot access formal credit

Become un-productive

Looking for alternate funding

Value to your employees



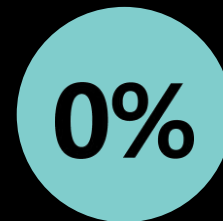
24/7 access to cash in A flash



No more going to loan sharks



No interest burden
Only transaction fee



Work like A boss with access to your earnings



No more payday loans



Removes financial stress



Be in control with your finance



No more worries to do important things in life

Struggle of an employer

Enhanced employee financial wellness By offering employees access to their earned wages before payday, employers can significantly improve their financial wellness, reduce financial stress, and boost employee satisfaction.

Manual Process of Salary advances

Lengthy approval processes, Paperwork and Large number of requests



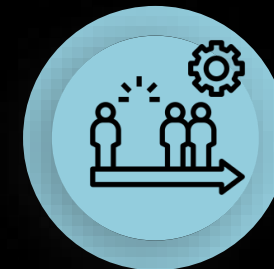
Retention

Challenge to retain talented employees



Engagement

Challenge to keep employees engaged, particularly during times of uncertainty



Absenteeism

Challenge to manage productivity, cost, morale, and scheduling arise from absenteeism



Workplace Morale

Challenge to maintain a positive work environment

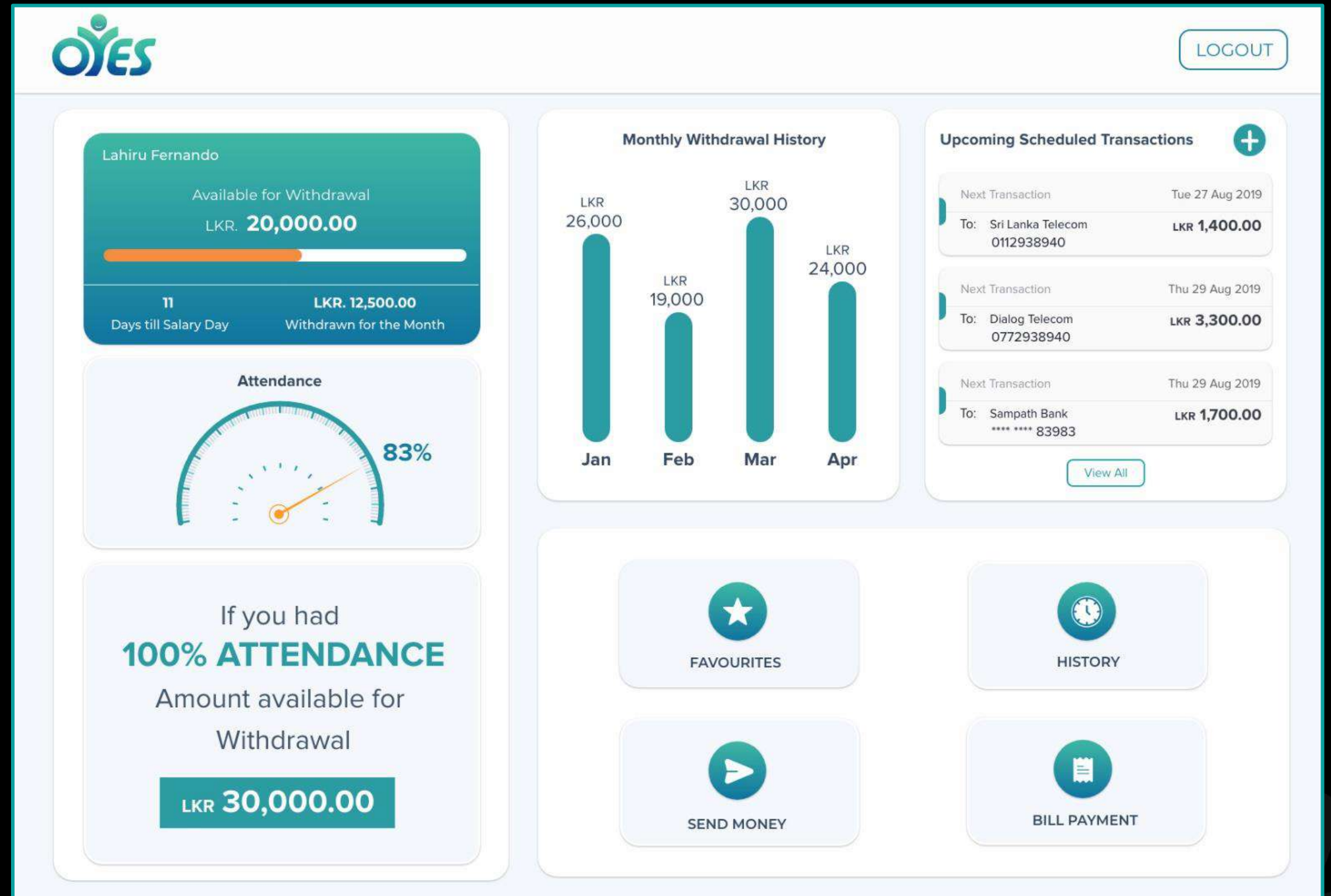


Productivity

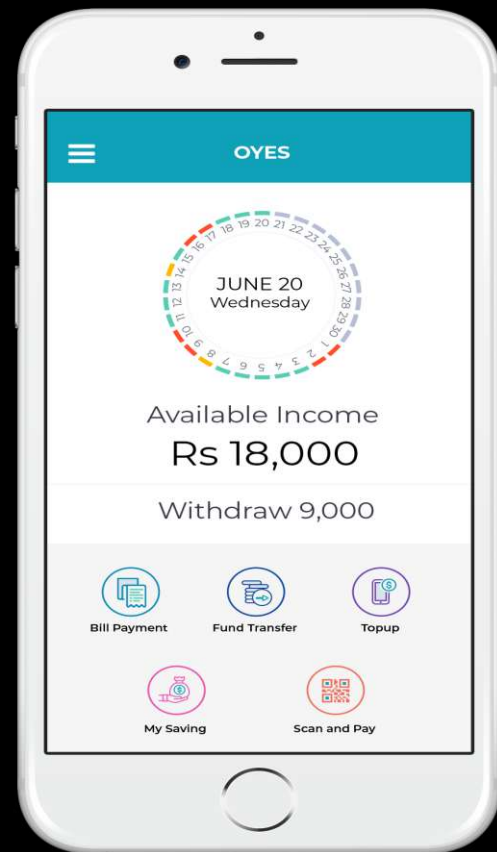
Challenge to maintain a productive work environment

A FINANCIAL WELLNESS TOOL WITH SMART ACCESS, SAVE AND SPEND FEATURES

- No cost or risk to the corporate
- No disruption to working capital
- Zero interest for employees, not a loan
- Hassle free repayment for employees



HOW TO ACCESS DAILY EARNED SALARY



1. Associate OYES account to iPay mobile application.

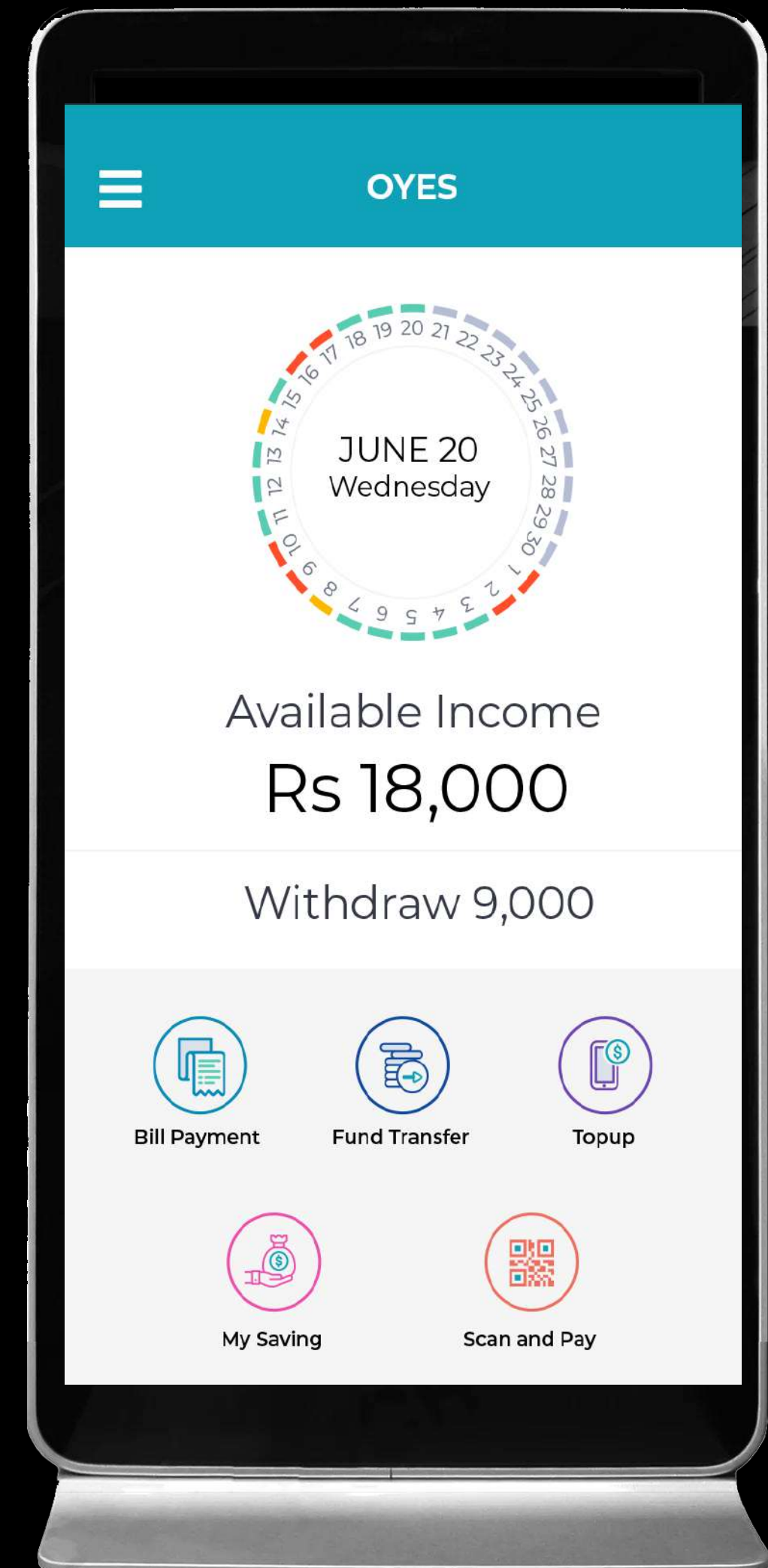
- Download iPay digital transaction application to the smart phone.
- Associate OYES account as a payment source by entering the authentication received from OYES.
- Do any type of transaction exist in iPay application selecting the OYES account as the funding source.

2. Request through KIOSK machine placed at the company premises.

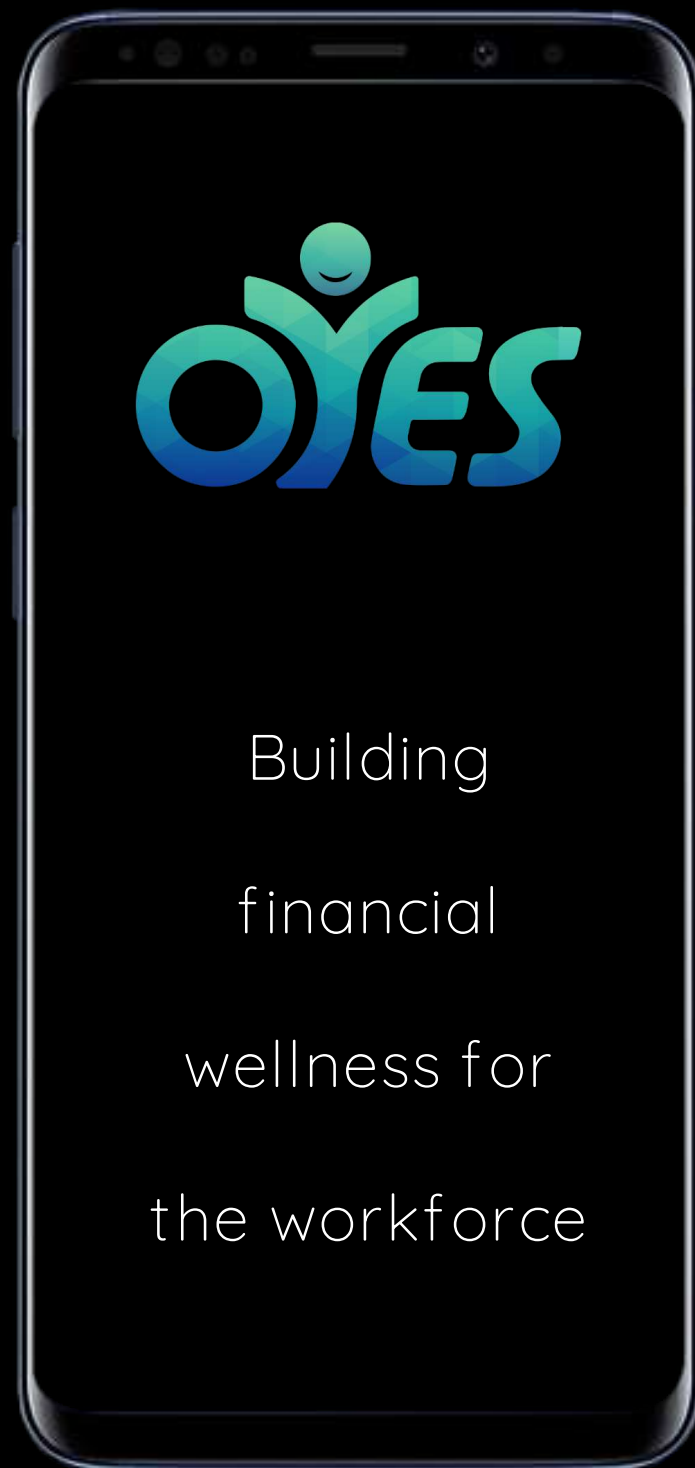
- Login to OYES account by entering the employee No. followed by the PIN entered at the first registration.
- Request required amount or bill payment.
- Authenticate the transaction using the OTP received to confirm the transaction.

3. Co-Branded Card

- Convenient access to funds through any ATM or at any point of purchase.



A HOLISTIC EMPLOYEE FINANCIAL WELLNESS TOOL



Access to Funds



Salary Advance

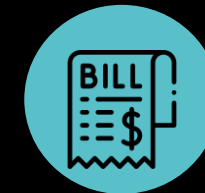


Personal Loans



Pay Day Loans | Nano Loans

Payments



Utility & Bill Payments



Prepaid Card



Fund transfers

DFS



Digital Savings Account



Digital Investments



Digital Insurance

ECO SYSTEM ARCHITECTURE

TOOLS & TECHNOLOGIES



Jenkins



Github



Flyway



Istio



docker



Spinnaker



Kubernetes

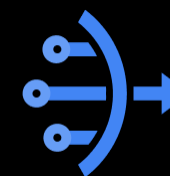
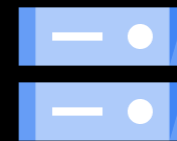
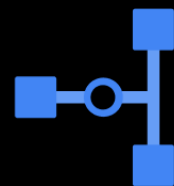
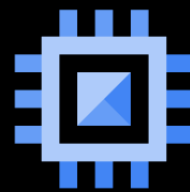


Cloudflare

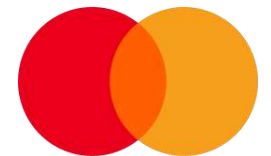


Spring Boot

DEPLOYMENT

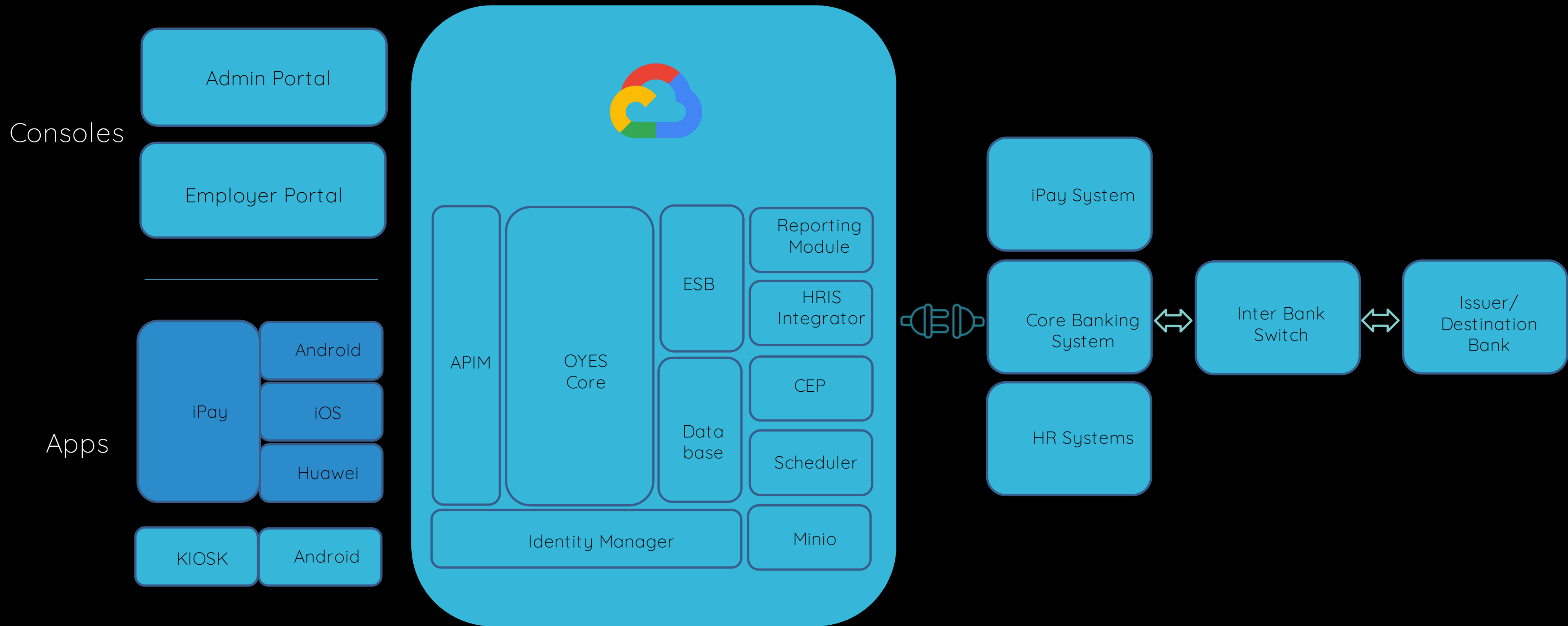


CONNECTIVITY



HR Systems

ECO SYSTEM ARCHITECTURE



How OYES Works?

Employer partners with OYES



Employees Register with OYES via Employer's HR



Employee requests salary advance via OYES App



OYES credits salary advance to employee's OYES Account instantly

SECURITY FEATURES

- ✓ Salary details are encrypted using AES-256 Symmetric key.
- ✓ Hosted on Google Cloud & Runs on top of Kubernetes.
- ✓ Shared VPC (Virtual Private Cloud) Architecture is being used as the deployment architecture.
- ✓ All the OS patch updates VA issue addressing is done by Google as we are using managed services.
- ✓ Vertical and Horizontal auto scaling is enabled for high availability.
- ✓ Using managed cloud SQL (Structured Query Language) service of Google as the database.
 - ✓ Realtime database backups are configured.
- ✓ Google Alerts are configured to notify when a table related to salary information are being queried or modified outside the application itself

