PAY MY TIME

MISSION: DISRUPTING THE EMAIL

PayMyTime® (PMT) is a suite of products that allows you to turn your email into a smart email.
PayMyTime. was founded with the adage that "Time is money." Most of us spend considerable amounts of time in our day reading email for business and personal reasons.Too much of this time is spent sorting through marketing emails, junk mail, and spam. And reply professionally to others email.
PayMyTime has figured out how to monetize this time with patent- pending technology related to its revolutionary new email platform

PAY MY TIME SUITE OF PRODUCTS

Unlocked/Free Tools (to build the user base):

1) **Do Not Disturb**

Users: General Public

Model: free to PayMyTime email user

Use: Clicking the "Do Not Disturb" button on the PayMyTime email toolbar, Do Not Disturb will be activated and no email will reach that account until the sign is turned back off.
Scope: There are times when the user would prefer to not receive email, for example while traveling with costs to retrieve data or on vacation or at home and when only certain urgent mail needs to be read. Using the "Do Not Disturb" button, the cell phone will be connected and use roaming only for the things considered necessary, but not to receive emails which often are not urgent or interesting. With this button on, the emails that pay to go through or that meet certain urgency criteria will be received. This feature can be considered a kind of Valet service seeking to protect the user from undue disturbance.

2) **Time evaluator**

Users: overall public

Model: free to the PayMyTime email user

Use: Clicking the "Time Evaluator" button on the PayMytTme email toolbar highlights the specific mail received in the inbox on the right side of the email and shows an informed estimate of the value in terms of money for the time needed to read the email. This value is calculated based on the hourly value set by the specific PayMyTime user, multiplied by the estimated time to read it and formulate a reply.
Scope: With Time Evaluator, for each email we have in the inbox we will know exactly what the dollar value of the time we have to "invest" or "give away", etc., etc. to read each mail. The base values (ie 200 $ hour) are set the first opening of the platform via tutorial and/or in the settings menu.
With this value PMT will calculate how much time is needed to read a specific email in the inbox (included attachments) and using the hourly value of the time of the reader, will report on the "Time Evaluator" column what the dollar value of the time needed to open and read each email. With this information the user can make a more informed prioritization and decide whether to open and read the email, to wait until he will have the time to give away, or, more importantly to ask to be paid or reimbursed the estimated amount (through the PayMyTime basic version) from the sender before opening and reading the email thus opening a new transaction on the PMT platform.

3) No mail Spam

Users: overall public

Model: free to the PayMyTime email user

Use: Stop any spam email based on a completely new way to consider spam filtering. The mail server now considers every received email as a potential source of income requesting at a minimum to be paid to read, independently of the sender and the content. All mail is blocked (with the exception of a friend list) and a message is returned to the sender presenting them with options to overcome the block (pay to read, pay for a response, pay for work,..)
Scope: With No Mail Spam, PMT is revolutionizing completely the anti-spam market and concept. Actually, Spam is something that someone is sending you for a reason, mainly a commercial/advertising reason based on assumptions they make about you gleaned from data mining and social. Companies are investing heavily in finding you and identifying you. With PMT you can also get paid to be found. SPAM is something that we did not ask for and that costs us in terms of time. To block spam email spam filters generally analyze a wide range of parameters, mainly the way it was sent, the sender and the content. Even with the most advance spam filter, spammers find a way to send email to users and sometimes good email goes to the spam box.
With PayMyTime's No Mail Spam, this cannot happen. Because there is just one parameter that counts. Emails that pay to be sent to PMT's user, will be received by them, the others will be blocked. Once a PayMyTime email user will activate the button No Mail Spam, everything that is not sent by someone in the user's list of contacts or that has not paid the price established by the user, will be stopped. If a company or a person outside of the user's network wishes to reach the user, they can quickly and easily pay a small price to get through. The user's profile and attention is already a commodity bought and sold by others, with No Mail Spam the user can at least participate in the business.

4) PayMyTime (Basic)

Users: overall public

Model: free to the PayMyTime email user

Use: PayMyTime is a system by which the user receives only emails of relevance, and gets paid to read those emails based on the user's time evaluation and relationship with the sender; it's a service that enables the user to bill his contacts for the messages they wish to send him.
Scope: PayMyTime introduces an innovative means of addressing email consultation and use; the goal is to lighten the users time commitment to reviewing and responding to emails by delivering only those emails which are essential to the user's work and monetizing emails to support the user's business. PMT will collect a percentage fee from each paid and received email. Users are not required to pay any subscription or license fee for the service. Once a user has subscribed to PayMyTime, imported his contacts to the system and set his time cost, all email sender will be informed, as soon as they want to send a mail, that the mails to this user are going through PayMyTime and the receiving of mails has a cost set by the recipient. At this stage sender has the option of creating a PayMyTime account on his own, pay without subscription or give up sending mails to this recipient. PayMyTme users have the possibility to set different fees for their contacts, there might be free of charge contacts, and others, unknown or within their contacts, set with higher or lower hourly fees according to their relationship with the user.

5) Statistics

Users: overall public

Model: free to the PayMyTime email user

PMT's BM: bringing user and eventually advertising money to PMT
Use: This service allows the user to create statistical reports in terms of money and time, for incoming and outgoing emails. Statistics is a tool that enables PayMyTime users to consider and evaluate time and value, or potential value, of their email traffic.

Scope: In the Statistics area, it is possible to interrogate the system with regards to time and value of email traffic. The user can set statistics by choosing between daily, weekly, monthly or select a specific period, and will obtain total time and value of different categories of emails, such as incoming mails, outgoing, free mails, paying mails and global traffic.
Selecting a category, the system will show a detailed graphic representation with the total percentages of whom has caused this traffic during the selected period. Selecting "total value" the graphic will show the percentages of paying and free mails, and selecting paying or free mails, the total percentage of traffic caused by each contact of said category.
The user might evaluate and reconsider the fees he is applying to his various contacts.

Product/Tools with direct payment (to generate revenue for PMT)

6) Billingmeter

Users: people/professionals that are paid for advice or to perform a work online

Model: a monthly subscription fee

Use: This service allows any kind of person that is contacted via email by customers or potential customers, to provide any kind of advice or to perform any kind of service online and to use the Bilingmeter to calculate the dollar value of the work they perform, to bill for that work and to be paid asap. Any kind of service that is usually requested via email, such as various kinds of advice, legal and administrative opinions, but also of various matters like preparing and editing texts, translations, reading a script, a prevision about stock market, a psychic reading the future, or a customer service on a sold goods.
Thanks to Billingmeter, the time spend in reading the question and answering to it, will be calculated in dollars and displayed on the email screen of the customer and the professional. Once the reply has been formulated an exact agreed dollar amount will be shown. This is the amount that the customer must pay to the professional for the work. Exactly like a Taximeter determines the exact cost of a Taxi ride. Once the answer is ready to be sent to the customer, the professional has 3 choices depending witch send button he will click on the Billingmeter toolbar. In clicking "send for free", the professional can send the answer like a regular email, for free. The customer that will receive the answer can read it, has nothing to pay, but will know that this service cost the professional a specific amount of dollars. In clicking "sent with a bill", the professional can send the answer like a regular email and the reader can read the answer has a bill attached to it which can be set up for payment in Pay Pal, Bank Transfer, etc, ecc. In both cases the answer can be read by the sender but a credit/debit relationship has been established and a value has been placed on the work performed.
The advantage of an immediate bill that is issued reduces the amount of administrative overhead needed to handle smaller transactions. The other option, "pay before reading", allows the professional to send the answer to his customer, but the text of the answer will be encrypted and impossible to read until the customer pays the agreed amount thanks to Billingmeter and reported with the attached bill. The best, cheapest and fastest way to pay for the service and being allowed to read the answer is to pay with "Pay With Mail".
Scope: Most people are giving away time and effort for free via email. By facilitating the sale of that time and effort and streamlining the estimate, the billing and payment processes the platform extracts value that is currently being wasted and, at a minimum, encourages people to understand the costs associated with the questions they ask. It is likely that some people will stop sending requests for work once they know how much they cost.
The user has the power to fine tune the cost to achieve the right balance of email and revenue streams. Because generally the work done on email is perceived to be for free, small professionals charge small amount and is generally difficult to quantify in and exact and non-contestable way the exact amount to be paid. With Billingmeter all this is solved forever. No more arguing about the value of a performance, no more chasing up customers for small amount, no more being abused by customer's questions.

7) PayWithMail (direct)

Users: PayMyTime Users

Model: commission on the money transferred pay by user

Use: The transfer of money, especially in small amounts, directly from email using a fast, inexpensive and safe Peer-to-Peer system between PayMyTime users. While working on PayMyTime emails, the user can remain in the same environment to send or receive money as an attached certificate to the mail itself. The payment is handled with a simple click without the need to access other traditional payment systems or platforms. Adding recipients and amounts to multiple payments allows fast and efficient money transfer at a fraction of the cost. The funds are immediately debited and credited to the various accounts involved.
Scope: To enable PayMyTime Users to make paid transactions and money transfers directly in their PayMyTime email account without the need for a credit card or bank account. PayWithMail allows the transfer of money between PayMyTime users, using email. At any time, the user can access their credit and transfer it out to a traditional payment system. Commission is only paid when the money goes out from the PayWithMail platform and not, as with other systems, on every transaction. This allows the PayMyTime community to exchange money for work in both directions without paying any commission at all.

Products/Tools with hidden/shared revenue (to generate revenue for PMT)

9) PayWithMail (indirect)

Users: overall public

Model: commission on the money transferred paid by the traditional financial payment platform

Use: The transfer of money, especially in small amounts, directly from email using a fast, inexpensive and safe Peer-to-Peer system between PayMyTime users. While working on PayMyTime emails, the user can remain in the same environment to send or receive money as an attached certificate to the mail itself. The payment is handled with a simple click without the need to access other traditional payment systems or platforms. Adding recipients and amounts to multiple payments allows fast and efficient money transfer at a fraction of the cost. The funds are immediately debited and credited to the various accounts involved.
Scope: To enable PayMyTime Users to make paid transactions and money transfers directly in their PayMyTime email account without the need for a credit card or bank account. PayWithMail allows the transfer of money between PayMyTime users, using email. At any time, the user can access their credit and transfer it out to a traditional payment system. Commission is only paid when the money goes out from the PayWithMail platform and not, as with other systems, on every transaction. This allows the PayMyTime community to exchange money for work in both directions without paying any commission at all.

Product/Tools for Institutional users (to generate revenue and users' revenue for PMT)

10) Time Evaluator for CC/CCN internal accounting system

Users: corporations and institutions

Model: fee for using the program

Use: Offering corporations large and small the possibility to extract and manage more value from the massive flow of email work performed in their organizations. Time Evaluator helps reduce the useless CC and CCN email and keeps track more accurately the dollar value of time used in reading/responding and generally handling email.
Scope: Every organization, from a small startup to an established multinational is faced with the challenge of monetizing email work and ensuring that a correct accounting of the time and resources spent on procession email is maintained. Email is our workspace and yet it is still unmanaged and largely unmonitored. Bad habits in email etiquette develop also because there is no critical measure of the value of each e-mail thread, leading to massive waste in time and effort and to increases in organizational ambiguity.
By using PayMyTime with Time Evaluator, corporations can calculate the dollar / time cost of useless email send in CC and CCN and debit, on an accounting cost stand-point the department or even the collaborator for the time "taken" or "wasted". Once people and departments are accountable for email work budgets they can foster a culture that extracts the maximum value from email work for the benefit of the company and the customer.

11) Billingmeter for internal accounting system

Users: corporations and institutions

Model: commission on the marketing campaign

Use: Allows corporation to optimize marketing campaigns by knowing exactly if the email sent out to customers or potential customers has been read and to know, exactly to the dime, the result of a marketing campaign. These data are put into direct and clear relationship with the marketing spend and the audience reaction without intermediaries. Allowing institutional, consumer service, or anyone else to ask someone to perform a certain work (ie reply to a survey, read and sign a petition, try a new product, ecc) and to be enabled to pay directly to this final target.
Scope: Corporations runs very large and expensive marketing campaigns through email. Generally, the users are targeted in different ways. The overwhelming majority of these campaigns go directly to Spam. The survivors are usually trashed by the user without being read or ignored. Only if a mail passes these steps and catches the attention of the user will a potential contact be made. Corporations are still willing to pay for these inefficient, methods because they have few viable alternatives. This is also true for institutions that would like to reach a certain goal to send out email to users, voters, associates, etc., and receive plausible feedback.
By using PayMyTime "PayToRead", a corporation can send out to the targets an email with attached, thanks to Pay With Mail, some precise dollar amount. This dollar amount will be credited directly and simply to the target if s/he performs what the corporation or the institution is asking them to such as reading the email with a specific marketing campaign, replying to a survey, etc.
A clear picture of the relationship between the money they spend on marketing and the results achieved. No money will be spend if the target do not do what the corporation would like them to do, and all this without an intermediary.
It's also very good for PMT, because each target of each marketing campaign using Pay To Read, is a potential PMT account and especially Pay With Mail, because to be credited in a simply, fast and cheapest way of the money attached to the email is advantageous for them to become direct users of Pay With Mail.

12) Pay To Read

Users: corporations and institutions

Model: fee for using the program

Use: As a natural addition to the improved accounting for email work with Time Evalutator, BillingMeter allows time and work tracking to large and small organizations. Used in conjunction the two modules account in a more precise way the dollar value of time used in working on emails and accounting and imputing this value in a more precise way for each department and employees.

Scope: BillingMeter allows organizations to monitor the productivity of each department and individual with respect to email work. The value, potential or realized, of the billions of emails exchanged every day is difficult to estimate making it very difficult to control internal cost distribution, between people and departments. By using Billingmeter, corporation can calculate the dollar value of each email send and worked out between departments and employees and have a better internal accounting and imputation of time cost and value by people and department for each specific work.

All PayMyTime® products are protected by Trademarks and by the following Patents

USA	14/937,234	10/11/2015	A system for managing transmission of emails from a sender to a recipient
PCT	PCT/IB2016/056650	04/11/2016	A system for managing transmission of emails from a sender to a recipient
USA	15/132,725	19/04/2016	Method for generating an evaluation of the activities of a user on a virtual document
USA	15/158,612	19/05/2016	A system for managing virtual transmission of money from a sender to a recipient
USA	15/345,974	08/11/2016	A system and a method for limiting the waste of time of reading non-useful emails

PRODUCT's VIDEO

Please look at the videos explain some of the best Pay My Time Products, in clicking on the following links:

1) **How it works**
youtube.com/watch?v=nnbQNZvpP2w&feature=youtu.be
https://www.youtube.com/watch?v=6ji1T40ixvQ&feature=youtu.be

2) **Pay My Time Suite**
https://www.paymytime.com/pmt/pmtsuite/

3) **Pay My Time Basic**
https://www.paymytime.com/pmt/video-paymytime/

4) **No Mail Spam**
https://www.paymytime.com/pmt/video-nomailspam/

5) **Billingmeter**
https://www.paymytime.com/pmt/video-billingmeter/

6) **Pay With Mail**
https://www.paymytime.com/pmt/video-paywithmail/

Pay My Time for Investors
https://www.paymytime.com/pmt/video-pmt-investors/