

PayMyTime®

INFO MEMO
2017

Our Mission

To revolutionize the approach to the email market offering new services to generate profits exchanging emails.

From email to smart email

We reach our objectives thanks to three core strategies that support our vision:



offering six products / tools that are fully integrated yet also self-standing



exploiting a viral based approach to PMT's services



delivering new value to the email market users

PayMyTime®

Directors

- **Tom Brooks (CEO)**

Tom is an International Business Developer focused on Technology. He studied literature at the University of Chicago and developed a reputation as an excellent international scientific and business communicator concentrating on early- stage technology companies. Tom developed two technology companies from Spinout to formation. Formerly Managing Director of Biopolo Ticino, Director of Development and Communications at the Institute for Research in Biomedicine and lecturer in the faculties of Visual Communication and Interaction Design at the applied sciences university SUPSI, Tom is a skilled fund-raiser and team builder.

- **Michele Collini (CFO)**

Michele, a 35 year old manager, graduated in BA at Bocconi University Milan, and former audit partner at PKF network. Michele Collini has an extensive experience in extraordinary operations related to the reorganization, the financial and operational restructuring as well as mergers and acquisitions.

For over 8 years he has been reporting directly to the board as audit and financial controller in major companies and international groups, as Cogeme Set.

- **Amit Pau (member of the board)**

Proven track record in scaling high growth and turn-around companies internationally, building aligned strategies and business plans with robust operational execution. Creating shareholder value through transforming business performance. Instrumental leadership in eleven IPO's, seven exits and raised £450M in equity. Extensive board level experience as Chair and NED, in both public and private companies. High profile keynote speaker and business media commentator.

Resources

Maurizio Codoni

Graduate of Computer Science and Law, active the last 20 years as management consultant and Project Manager for several companies providing IT consultancy. Since 2000, he has been the CEO of two companies providing consultancy in different industrial and technological fields.

Dario Pizzamiglio

Graduate of Information Technologies, he has been working for several years as a Software Developer and Software Engineer. In his career, he has worked in different technological fields, broadening his skills and expertise (Augmented Reality, Sensors, TLC and Audio/Video Streaming).

Bettina Walter

Sales and Export Manager for more than 20 years, she has worked in international contexts contributing to the steady growth of her area, in particular she managed the extension of the company into Oversea and Asian Markets. Since 2009, she has worked as a Management Consultant in various industrial fields.

Davide Valsecchi

Senior Security Engineer, specialized in the development of anti-spam software systems, he has worked in the web security environment for 10 years. As a developer, he was the person behind the development of *Libra ESVA*, the internationally recognized, multi-awarded, anti-spam software.

Andrea Barni

Project Manager and R&D Consultant for seven years, in his career he has been managing complex RTD and business projects internationally. He successfully led the growing strategy for several business cases, providing technical direction and strategic leadership support.

Ivan W. agner

He has a BSc in electronics engineering and has a wide expertise in software ranging from resource constrained computing to large application and networking devices. In fact his main job ranges from the development of embedded systems to the maintenance of IT infrastructures.

The Market

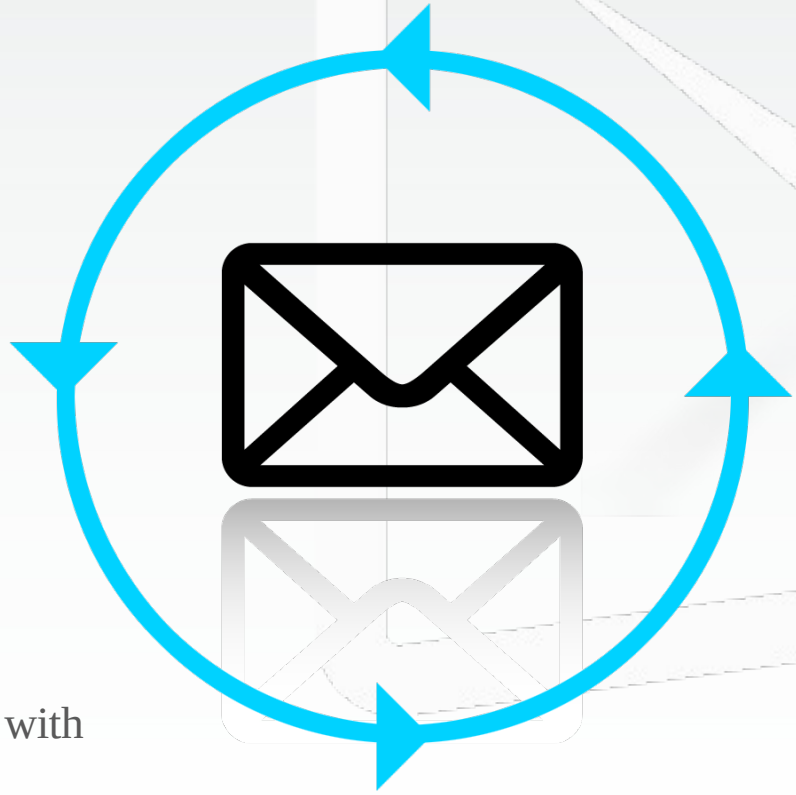
The widespread diffusion of Internet and the continuous exchange of email messages with multiple users has changed the way we socialize and the way we work, and not always for the better...

28 % of workweek
dedicated to emails

41% of the emails
received are informational

182.9 Billion
emails sent/received
per day worldwide

Average **16 Minutes**
spent refocusing after dealing with
incoming email



122 business emails
received daily

52 % of emails identified
as spam in the average
industry sector

13 hours a week spent solely
on business email

Data Source: Email statistics report 2015-2019 The Radicati Group INC.

PayMyTime®

Our offering

PMT reshapes the email market, delivering new added value through a cluster of services, empowering email utilization, processing and management.

The PMT platform enables business users to transform the daily burden of clearing their inbox in a remunerative activity, providing certifiable evidence of the work done and allows users to use email as a payment platform.



Pay**My**Time ®
With Pay My Time you receive only the emails of relevance, and get paid for each received email, based on your own time evaluation and the relationship with the sender. Once you open a PMT account, your contacts are monetarised according to your defined settings. You chose whom to bill, when to bill and how much.



NoMail**Spam** ®
With NoMailSpam you cut the spam received by 100%. Is the most reliable anti-spam filter you could wish for.
Received emails are all filtered by PMT's engine that only lets messages pass that have been screened according to your parameters or they are paid to go through.



Do**Not**Disturb: allows to temporarly disactivate email reception while remaining on line and continuing working on emails. The email sender is notified of the temporary block, but could still push through his mail for an amount set by the receiver.



***Time**Evaluator*: a system based on deep learning determines for each received email the amount of the time required for the receiver to read and understand its content.

Our offering



Cash4*Time®*

allows companies to send selected commercial emails even with specific attachments (eg. Offers) to interested users who will receive a set amount of money, via the PMT technology, to read the contents or respond to surveys/market analysis.

The target receiver is selected, for PMT user are profiled through an artificial intelligence system that analyzes their interests basing on email traffic.



Billing*Meter ®*

If you are selling your time, BillingMeter will track and evaluate the time spent on emails and other documents and deliver a certified bills. BillingMeter analyzes and certifies the time spent on each received email. With an ad hoc defined algorithm tracking time and actions performed on each email, you can bill your customers easily, within a clearly structured system.



Pay*With****Mail*** *®*

You will be able to send and receive payments via email. Is the innovative payment system that allows you to use emails to transfer and receive money. Just attach payment as you do with documents to execute a money transfer and click send. The payment is done.

Patents:

- PCT/IB2016/056650 A SYSTEM FOR MANAGING TRANSMISSION OF EMAILS FROM A SENDER TO A RECIPIENT
- 15/132,725 A METHOD FOR GENERATING AN EVALUATION OF THE ACTIVITIES OF A USER ON A VIRTUAL DOCUMENT
- 15/158,612 A SYSTEM FOR MANAGING VIRTUAL TRANSMISSION OF MONEY FROM A SENDER TO A RECIPIENT
- 15/345,974 A SYSTEM AND A METHOD FOR LINITING THE WASTE OF TIE OF READING NON-USEFUL EMAILS

Attachement: Patents filing

PayMyTime®

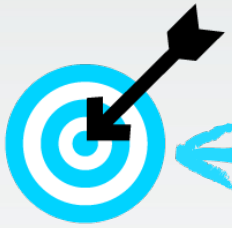
The PMT Platform

Four money making products with one goal: delivering value services to the email market



The PMT platform is structured over four main products that can be exploited as standalone services, or as a seamlessly integrated system providing additional benefits to the user.

1- *PayMyTime*® The platform's core

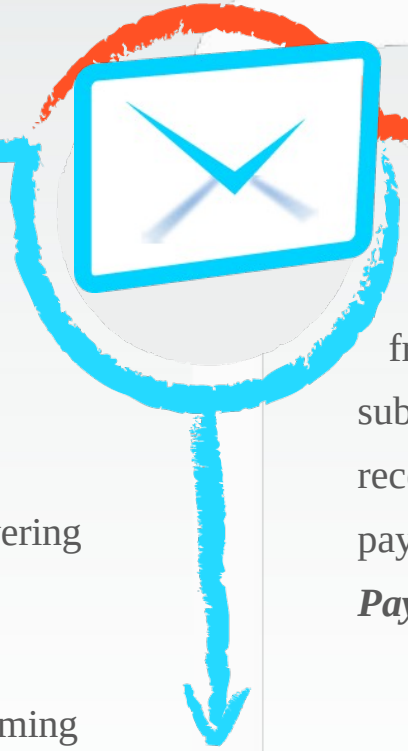


Concept

PayMyTime® aims at introducing an innovative way of addressing email consultation and use.

Our objective is to ease and lighten daily plough through unwanted emails by delivering only those emails that are necessary and valuable for your work.

PMT gives value to your time by transforming hours spent on email in a paid activity that benefits both your business and your wallet.



Business model



PayMyTime® collects a percentage fee from each paying email. PMT users don't pay subscription or license fees. Once an email is received, a variable percentage of the sum payable by the email sender is retained by ***PayMyTime***®, as a service fee.



2 US Patents pending

The base Product

Receive only the emails of relevance and get paid for each received email, based on your own time evaluation and the relationship with the sender

PayMyTime® will transform your e-mail, whether it is professional or private, into smart e-mail.

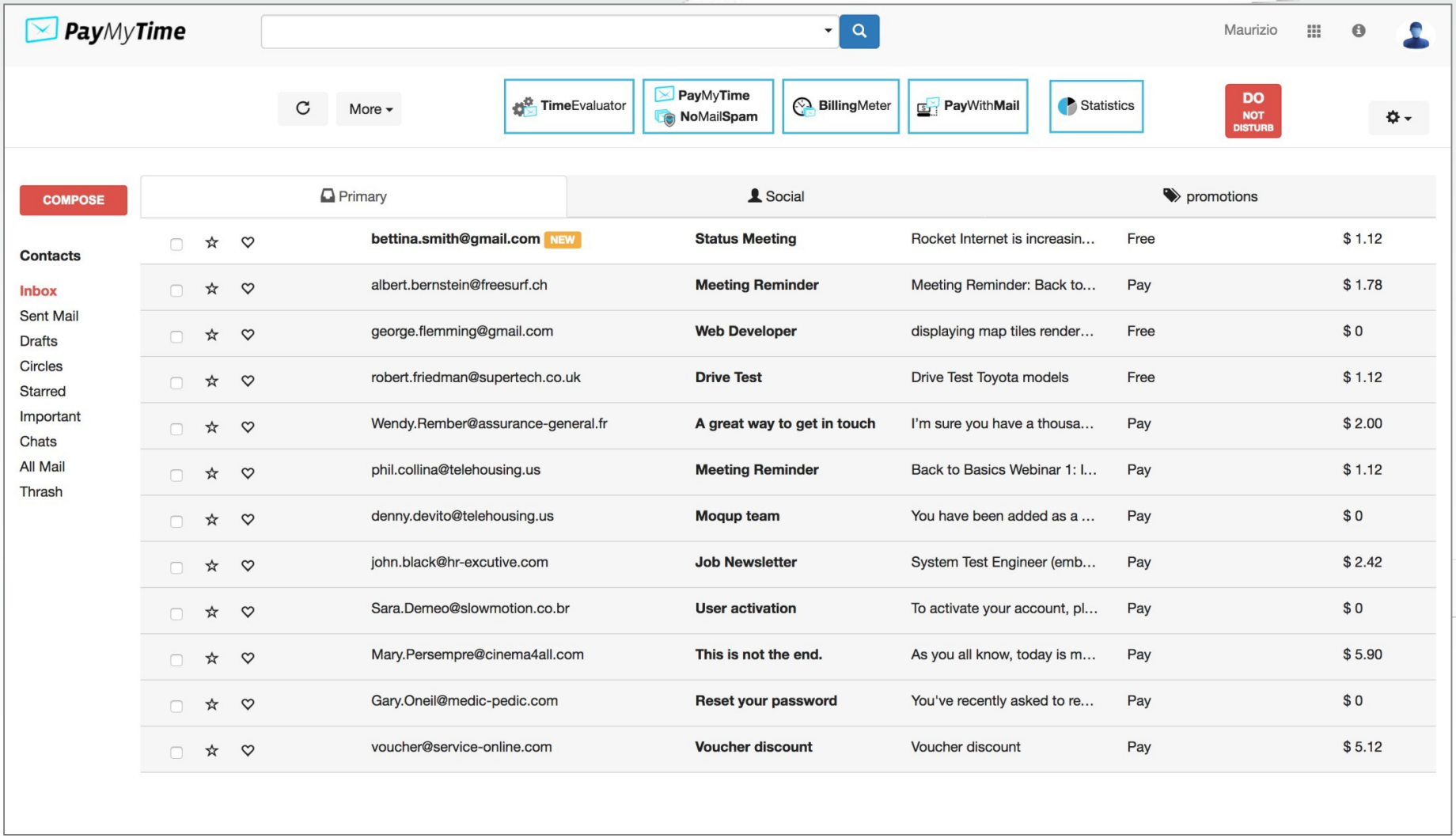
Thanks to ***PayMyTime***® :

- You only receive e-mail from the senders you choose to receive it from.
- You are paid by whoever else wants to send you an e-mail at a rate that you have decided.
- Senders who are unwilling to pay for sending you their e-mail will be unable to send it.

So by using ***PayMyTime***® :

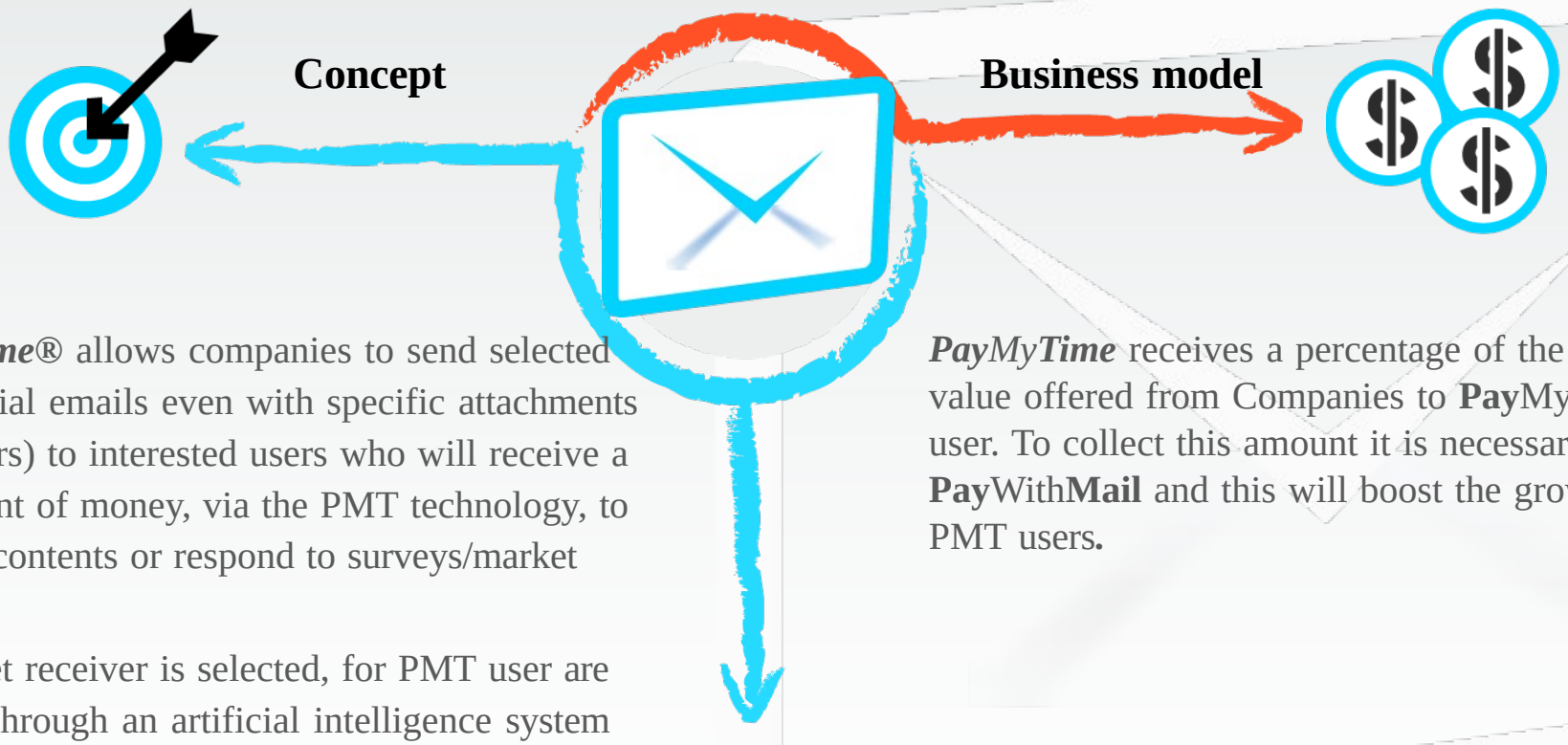
- You can assign a monetary value to every e-mail you receive.
- You can be paid for receiving commercial e-mail.
- You can reach a huge number contacts rapidly, and transform them into users.
- The service works on smartphones, PCs, and tablets.

1- *PayMyTime*® The platform's core



PayMyTime®

2- *Cash4Time*® Get paid for reading advertising



Cash4Time® allows companies to send selected commercial emails even with specific attachments (eg. Offers) to interested users who will receive a set amount of money, via the PMT technology, to read the contents or respond to surveys/market analysis.

The target receiver is selected, for PMT user are profiled through an artificial intelligence system that analyzes their interests basing on email traffic.

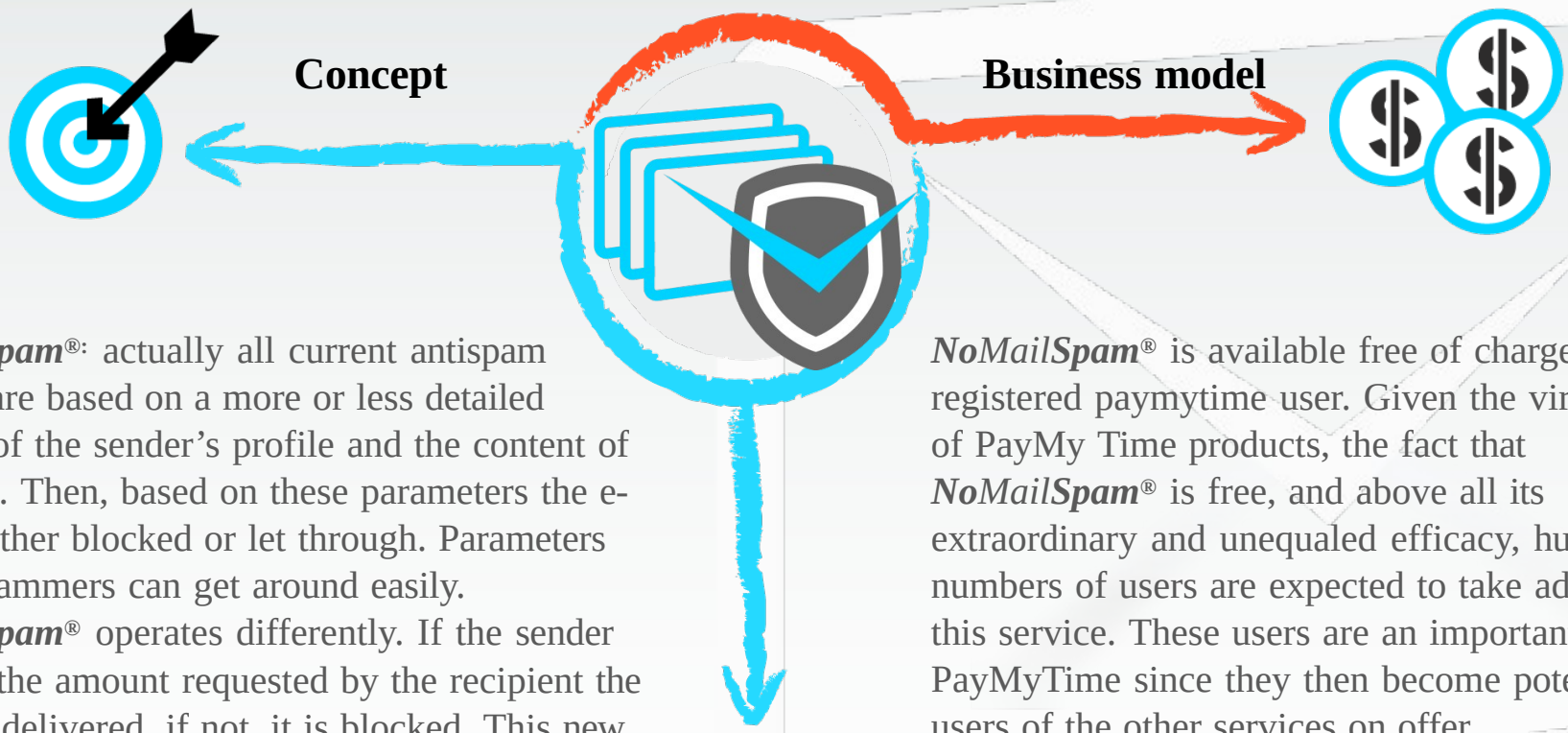
The company will then have an accurate reading and feedback as a necessary condition for crediting an amount.

PayMyTime receives a percentage of the total value offered from Companies to **Pay**My**Time** user. To collect this amount it is necessary to use **Pay**With**Mail** and this will boost the growth of PMT users**.**

INTELLECTUAL PATENTED PROPERTY

2 US Patents pending

3- *NoMailSpam*® The powerful antispam filter



NoMailSpam®: actually all current antispam systems are based on a more or less detailed analysis of the sender's profile and the content of the email. Then, based on these parameters the e-mail is either blocked or let through. Parameters which spammers can get around easily.
NoMailSpam® operates differently. If the sender has paid the amount requested by the recipient the e-mail is delivered, if not, it is blocked. This new antispam concept makes Nomailspam the best antispam system in the world.

NoMailSpam® is available free of charge to every registered paymytime user. Given the viral nature of PayMy Time products, the fact that ***NoMailSpam***® is free, and above all its extraordinary and unequaled efficacy, huge numbers of users are expected to take advantage of this service. These users are an important asset for PayMyTime since they then become potential users of the other services on offer.

INTELLECTUAL PROPERTY PATENTED

1 US Patents pending

PayMyTime®

Products

NoMailSpam®

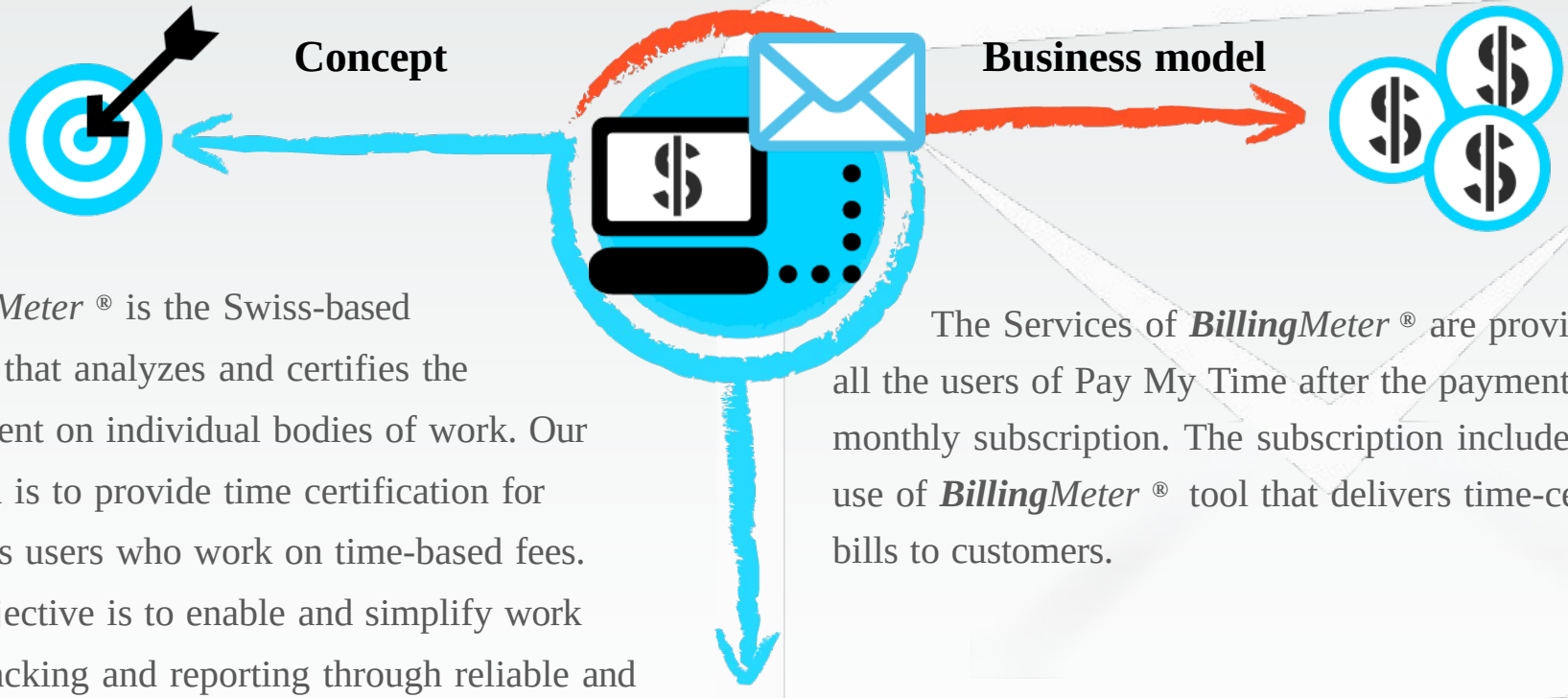
Now you can concentrate on your work.

NoMailSpam® solves real problems by offering a brand new perspective which provides more innovative solutions than any other system: the only way to send spam e-mail to an @paymytime.com account is to pay to do it.
So if a spam e-mail is sent and received it becomes a source of income for the recipient, who has been paid to receive and read it.

NoMailSpam® enables each individual user to:

- be certain that they will never receive unwanted spam e-mail
- earn money for receiving and reading commercial e-mails

4- ***Billing****Meter* ® The value counter



Billing*Meter* ® is the Swiss-based service that analyzes and certifies the time spent on individual bodies of work. Our mission is to provide time certification for business users who work on time-based fees. Our objective is to enable and simplify work time tracking and reporting through reliable and certified analysis systems.

The Services of ***Billing****Meter* ® are provided for all the users of Pay My Time after the payment of a monthly subscription. The subscription includes the use of ***Billing****Meter* ® tool that delivers time-certified bills to customers.



1 US Patent pending

Products

BillingMeter®

Track the time spent on emails and supply certified time bills.

Whether the user is a professional, a consultant, a blogger, or anyone else who might be required to sell their time responding to e-mails with professional content, *BillingMeter* ® is the ideal service.

How much is your time worth? Who says so? How can we give it a monetary value which is both certifiable and irrefutable?

BillingMeter ® from PayMyTime is a new service which enables anybody to sell their professional time, determine the value of the time they have taken, and charge their customer with a precise justification of the amount to be paid based on scientific and legal precepts.

With ***BillingMeter*** ® from Pay My Time the value of your time is calculated by a certitied algorythm owned by Pay My Time.

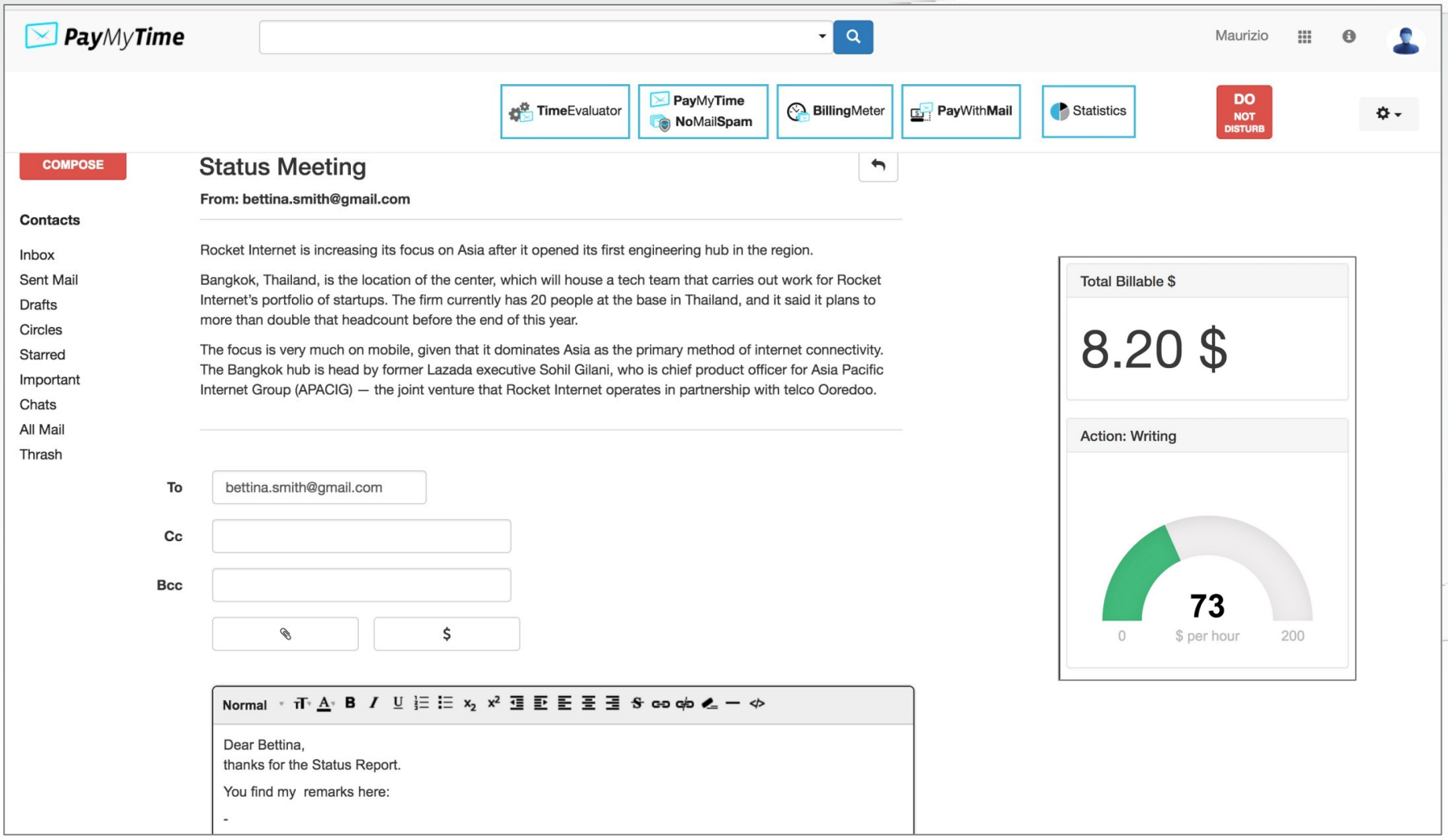
BillingMeter ® is activated the moment you open an e-mail from a customer who requires your professional reply, just like the meter in a TAXI. The algorythm analyzes every aspect of the e-mail or document, including the time it will take to read it and to draft and write a reply, the complexity of the work involved, the pauses, and the quality of the content, and then it starts the meter running.

BillingMeter ® establishes a starting rate (time evaluator®), based on the estimated time required to read the mail, multiplied by the hourly rate as previously determined by the user.

BillingMeter ® continues to run while the user works on the reply, and the meter will run faster or slower according to a series of pre-set parameters. Once the user's professional reply has been e-mailed back to the enquirer, ***BillingMeter*** ® will stop running and assign a precise monetary value to the work undertaken.
Thanks to this service, both the sender and the recipient will know exactly what the economic value that their exchange of emails has been, certified by ***PayMyTime***®.

The professional will then bill the amount calculated by ***BillingMeter*** ® and will be paid promptly and without question since the value of the time effectively taken to reply will be indisputable.

4- *BillingMeter* ® The value counter



5- *PayWithMail* ® The e-paying system



PayWithMail ® gives users better ways to send and receive payments, helping them safely access and move their money, offering the possibility of making cash transactions via email. The objective of ***PayWithMail*** ® is to make payments as easy as sending an email!

PayWithMail ®, will charge a minimal fee on every transaction.

1 US Patent pending

Products

PayWithMail® No wasted time! Send your payments via email.

PayWithMail ® is the new, extraordinary, easy, fast and secure system in the world of mobile peer to peer payment traffic.

Send and receive money without exiting e-mail.

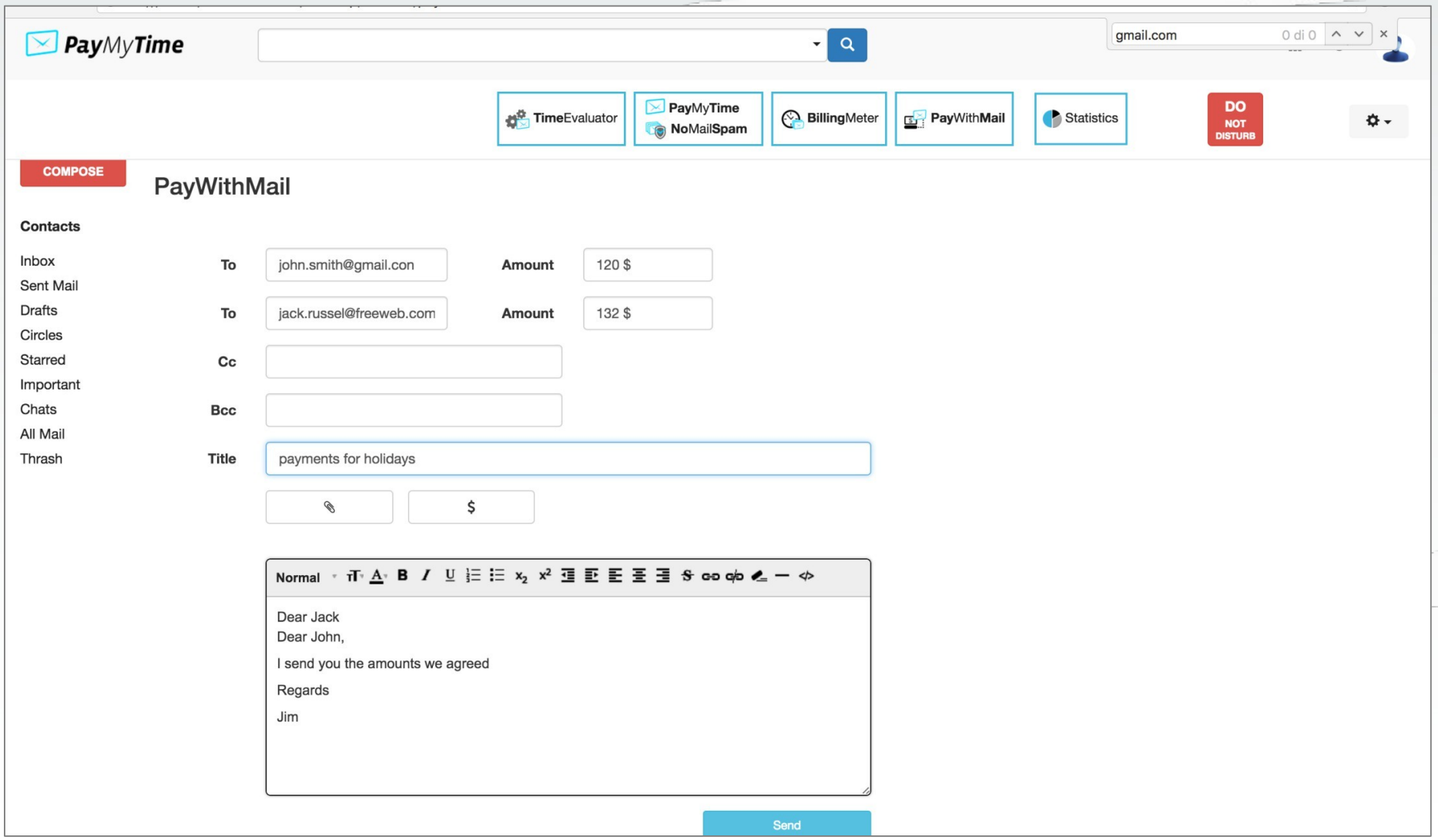
The ***PayWithMail*** ® service from Pay My Time is a revolution in payment systems, it's the easy, immediate, efficient and secure way to send and receive money.

We all use credit cards, PAY PAL, or other financial platforms to send and receive peer to peer payments. To be able to undertake this kind of operation we necessarily have to stop what we are doing and log on to a different service or application to transfer the money we wish to send. And everything becomes even more time-consuming and complicated if we want to sent different amounts to different people at the same time.

PayWithMail ® is the solution which lets us save time and money when we want to transfer funds, enabling us to:

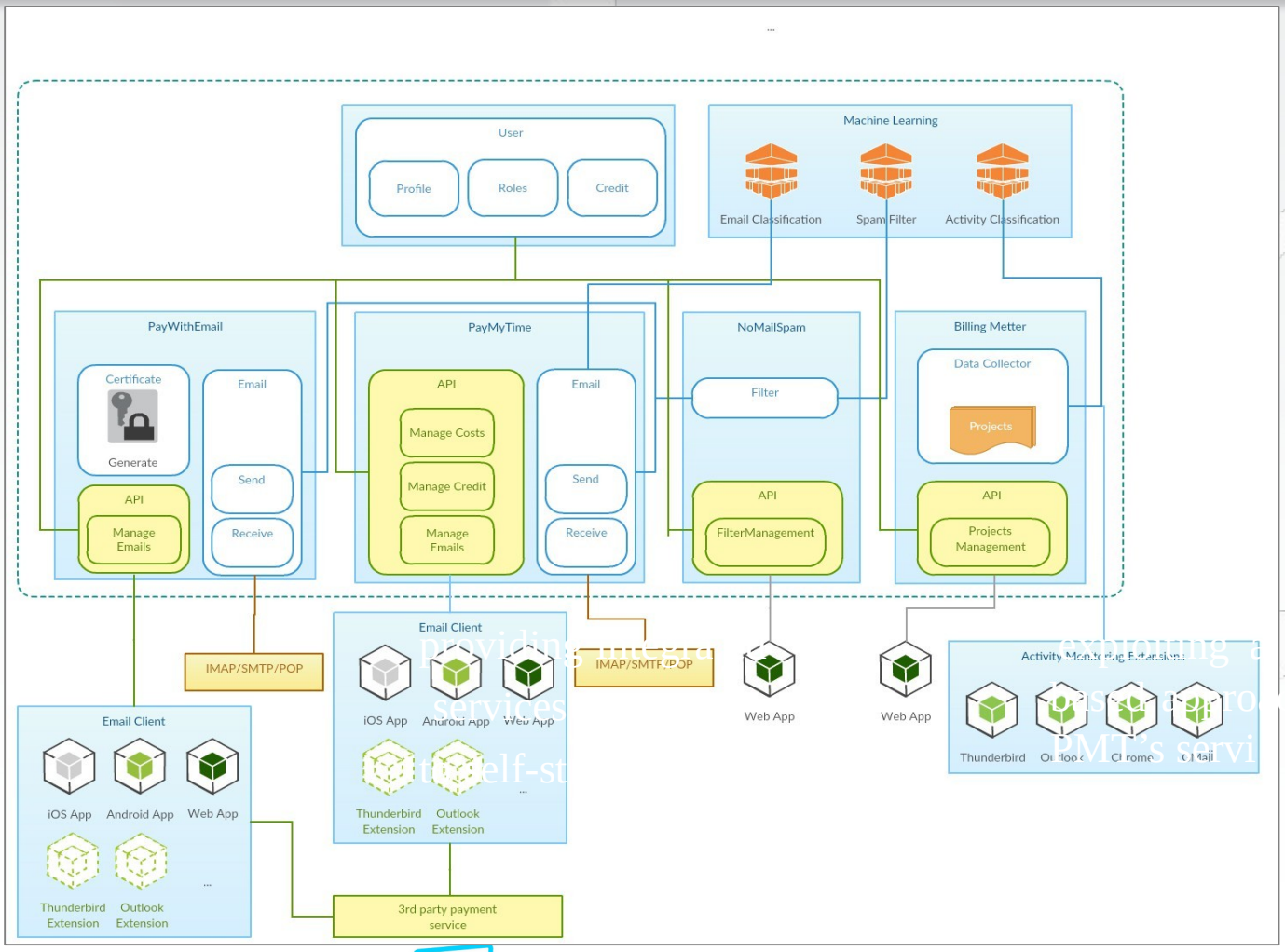
- transfer different amounts to different people with a single click
- make use of a payment system which is easy to understand and operate
- not have to log on to a separate service or application to send payments
- use e-mail as a payment platform, giving our e-mail a new and important function which is to be able to send money even if we only konw the e-mail address of the beneficiary

5- *PayWithMail* ® The e-paying system



Products

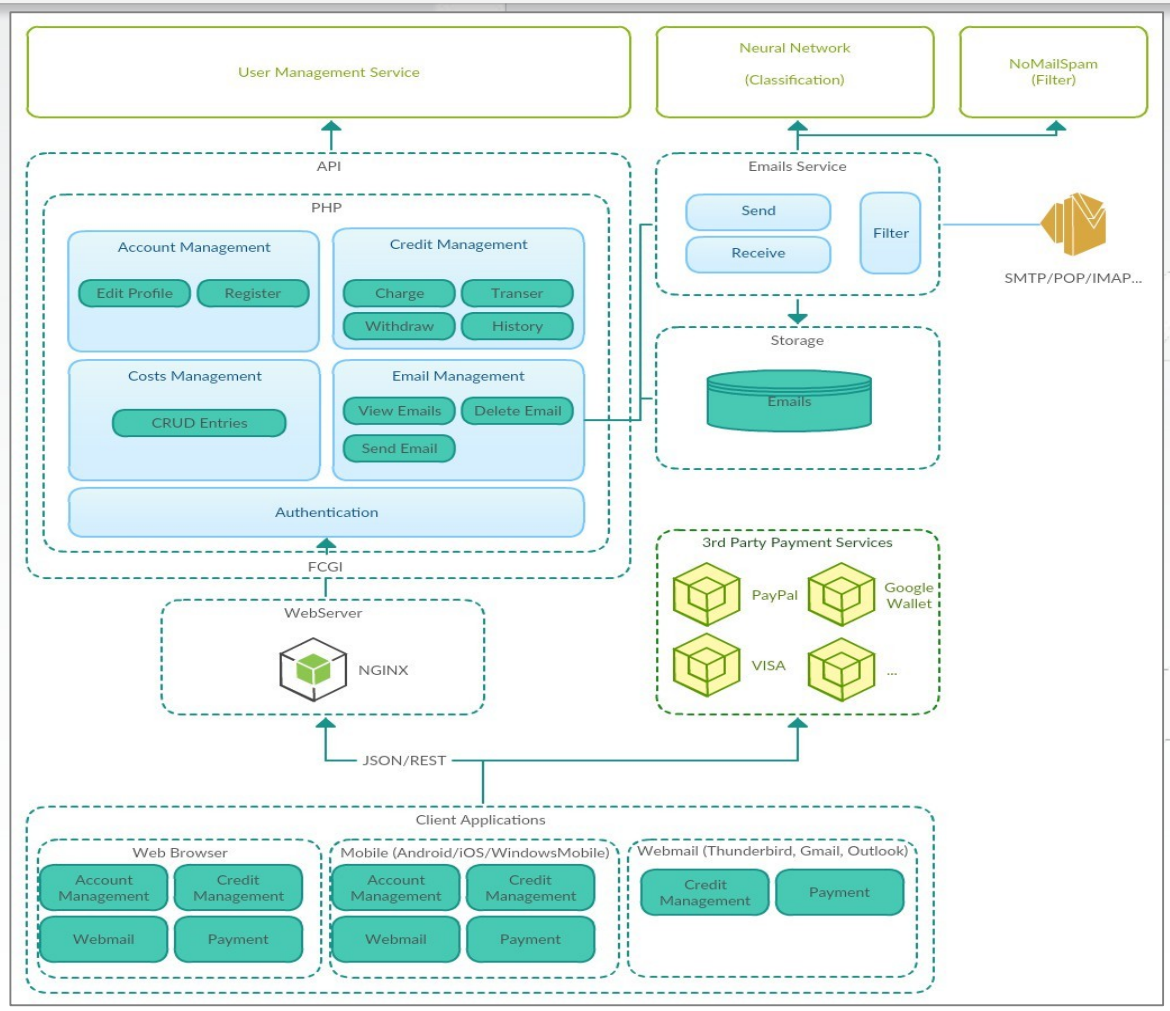
Technical Context Diagram



PayMyTime®

Products

Technical Components



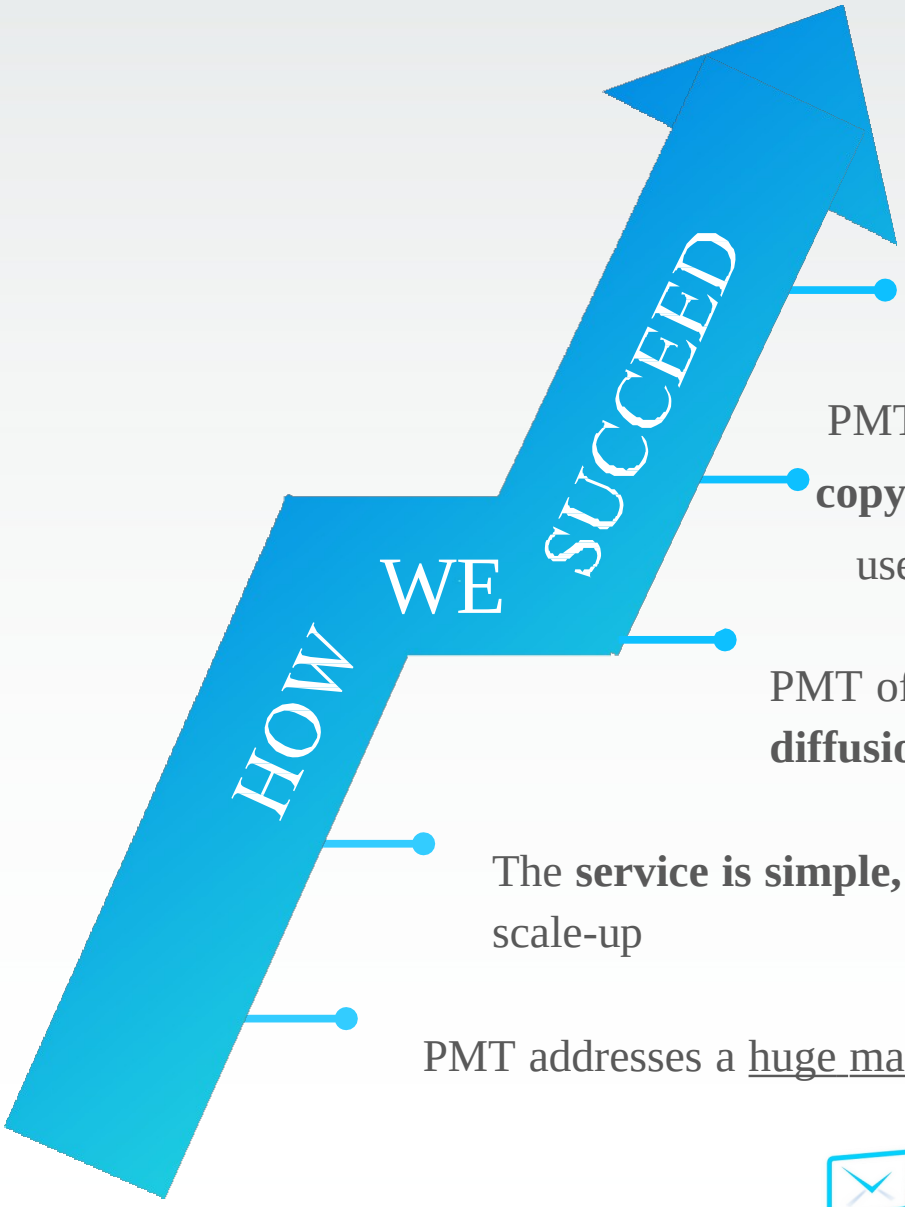
PayMyTime®

Our service available to all

Viral diffusion (word-of-mouth + exponential growth) is shown to achieve market shares seven times faster than classic advertising.

SUCCESS STORIES	PAYMYTIME
Make use of widely used existing technology	Makes use of a widely used existing technology: EMAIL
Revolutionize this technology by offering new possibilities and new uses for it	Revolutionizes email by opening up new possibilities for its use: BEING PAID FOR THE TIME YOU SPEND USING EMAIL, AND USING EMAIL AS A PAYMENT SYSTEM
Target a broad market with billions of users	Targets billions of users: X BILLION PEOPLE HAVE AN EMAIL ACCOUNT AND Y BILLION EMAILS ARE EXCHANGED EVERY DAY
Do not invent a new need but satisfy an existing need	Satisfies your need to be paid for your time: TIME IS MONEY
Open up a new market	Is the marketplace for anyone who sells their time, and for those who purchase it: IT ENABLES AND FACILITATES BUSINESS BETWEEN INDIVIDUALS (PEER TO PEER)
Are spread through virality and word of mouth between users	Is by its nature viral, since by opening an @paymytime.com account, you spread it automatically to anyone who writes to you: 50M CONTACTS AND 5M USERS EXPECTED IN THE FIRST TWELVE MONTHS
Are applicable to every IT support system and are essentially mobile	Works wherever email is used: CAN FUNCTION ON ANY AND EVERY TECHNOLOGICAL SUPPORT SYSTEM
Attain rapid success	Because of its innate virality, ease of use, and provision of financial benefits for its users, it is: ALL OR NOTHING

PayMyTime success strategy



The use of PMT products is **free of charge**, apart from a small percentage on cash transactions and subscription fees for premium services.

PMT already manages **international patents** and **copyrights** related to adopted technologies, names and use.

PMT offers self-standing or integrated products, with **viral diffusion patterns** and a user-friendly approach

The **service is simple,** using existing technologies, and is easy to adapt and scale-up

PMT addresses a huge market where the email tool is **the global standard**

Assumptions

BillingMeter		2017	2018	2019
Fee per month per user	$	15	12	10
Average number of users		2'500	27'250	50'000
Average number of active users		2'500	27'250	50'000

PayWithMail		2017	2018	2019
Transfer per month per user	$	60	60	60
Fee per transfer (wire / cc /etc)		0.5%		
Average number of users		56'500	2'120'833	7'708'333
Average Active Users (1/3 of the users)		18'833	706'944	2'569'444

Cash4Time		2017	2018	2019
Fee on the amount of the campaign		5.0%		

PayMyTime (do not disturb no mail spam etc.)		2017	2018	2019
Avg received amount per month per user	$	10		
Fee		3.0%		
Average number of users (000)		875'000	4'925'000	4'583'333
Average Active Users (1/10 of the users)		87'500	492'500	458'333

Email service (premium account > 10GB)		2017	2018	2019
Pct of the of the total users		2.0%		
Fee per mounth per user	$	1		

- **Forecast**

Summary			
Costs	**2017**	**2018**	**2019**
Fixed	1'021'000	2'500'000	3'724'000
Variable	151'000	2'085'000	6'000'000
Total	**1'172'000**	**4'585'000**	**9'724'000**

Revenues	**2017**	**2018**	**2019**
BillingMeter	150'000	3'924'000	6'000'000
PayWithMail	22'600	2'545'000	9'250'000
PayMyTime (do not disturb no mail spam etc.)	6'780	763'500	2'775'000
Cash4Time	31'500	1'180'000	3'465'000
Email service (premium account > 10GB)	4'500	763'500	2'775'000
Total	**215'380**	**9'176'000**	**24'265'000**

Average income per active user $	**11**	**13**	**9**
Proft (Loss)	**(956'620)**	**4'591'000**	**14'541'000**

PayMyTime®

We will be happy to let you have more information about PayMyTime ®

www.paymytime.com info@paymytime.com