

The ZiAPP system is a state-of-the-art mobile/online payment processing wallet which enables consumers to purchase goods and services at specific retailers which accept ZiAPP Tokens. The consumer purchases ZiAPP Tokens with a credit card, debit card, or e-check through the ZiAPP App, which is available as a free download on the Apple iOS and Android platforms. Once purchased, the ZiAPP Tokens are used to make purchases from participating retailers.

ZiAPP is easy to use. A user downloads ZiAPP and is immediately prompted to subscribe by entering a cell phone number and other user information. The user then receives a text containing a code that is used to finalize the registration process and create the wallet account. The process is easy and seamless. From the home page, the user is prompted to add a payment method to purchase ZiAPP Tokens using a debit card, credit card or check (utilizing ZiAPP's proprietary mobile check image capture technology). After the preferred method of payment is added, the user then load funds into his or her ZiAPP Wallet. ZiAPP Tokens are purchased for U.S. Dollar equivalents, i.e., \$1 equals 1 ZiAPP Token, \$100 = 100 ZiAPP Tokens, etc.

Payment transactions are processed through ZiAPP's secure PCI-compliant servers which utilize modern encryption methods. ZiAPP retailers can request funds from any ZiAPP user simply by entering the user's cell phone number and the amount of tokens the retailer is requesting to complete the purchase. The user is then sent a text to either approve or decline the payment request. If the user approves the payment request, the retailer is informed immediately, and the purchase transaction is completed. ZiAPP Tokens are then moved from the user's secure wallet account to the retailer's secure wallet account. All transactions can be viewed in ZiAPP's proprietary blockchain ledger portal that can be accessed at any time through ZiAPP's application program interface. The blockchain ledger contains transaction information, including wallet identification, transaction amounts, transaction dates, etc.

ZiAPP is the premier state-of-the-art payment solution made available to all merchant types, including those regarded as high risk. ZiAPP is a must for all merchants and consumers desiring confidentiality in payment transaction processing.

ZiAPP System

