

# Mobile Optical Transactions System

May 2, 2021

MetaSepia's low-friction system extends Online E-comm merchant payments directly to the Offline retail mPOS customer





## Transaction Process

#1

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Front-facing cameras read the displayed colorgram on the other device

#2

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Bidirectional data exchange, suitable for EMV/other protocols, occurs between each phone's rapidly changing colorgram

#3

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Secure data exchange is made for both Online and Offline mobile payments

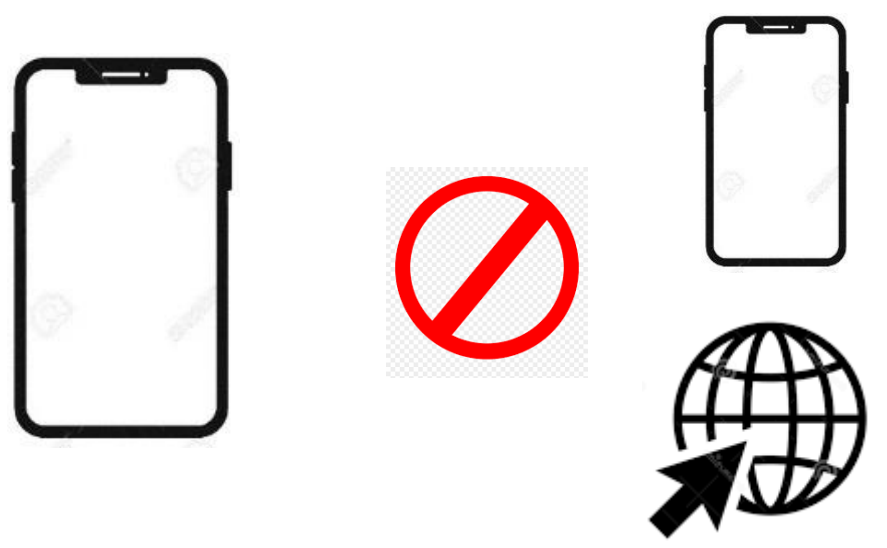
#4

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A contactless payment, ID verification or data exchange rapidly occurs between phones

GooglePay™ and MasterCard PayPass™ EMV L2 test payments demonstrated on Dec 20, 2020

# Mobile Proximity Payments @mPOS Growth Limiters

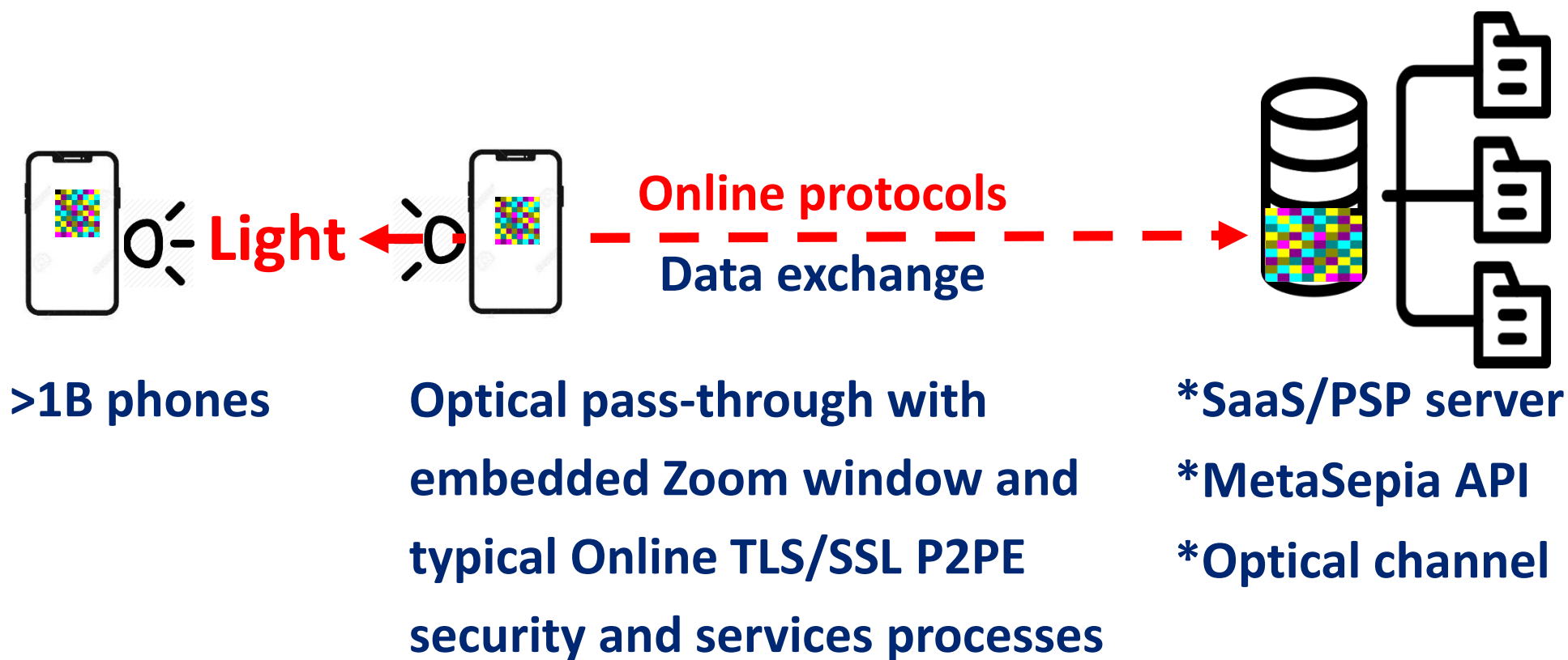


- Device Operating System (OS) and NFC interoperability issues
- NFC-EMV is a device-centric protocol, preventing Online E-comm control
- High costs of updates required for emerging payments integration with mPOS devices
- QR payments lack bidirectional mobile2mobile data sharing capabilities, preventing mutual authentication and customer rewards benefits at the mPOS

1. Richly-featured Online payments aren't extensible to Offline customers via the RF channels of BT/Wifi/NFC, due to high frictions
2. Mobile NFC transactions are mobile2mobile centric and a high barrier to emerging retail payments or proximity apps
3. **100+** network integrators for certification and upgrades of present non-phone mPOS devices for,
  - **900** payment Services Provider (PSP) networks supporting Offline retail customer payments for,
  - **>1 Billion** phones and 1.2 Billion compatible devices

# Online Ecomm Payments extension for Offline phones

We extend *Online* transactions directly to >1 billion compatible *Offline* mobile phones

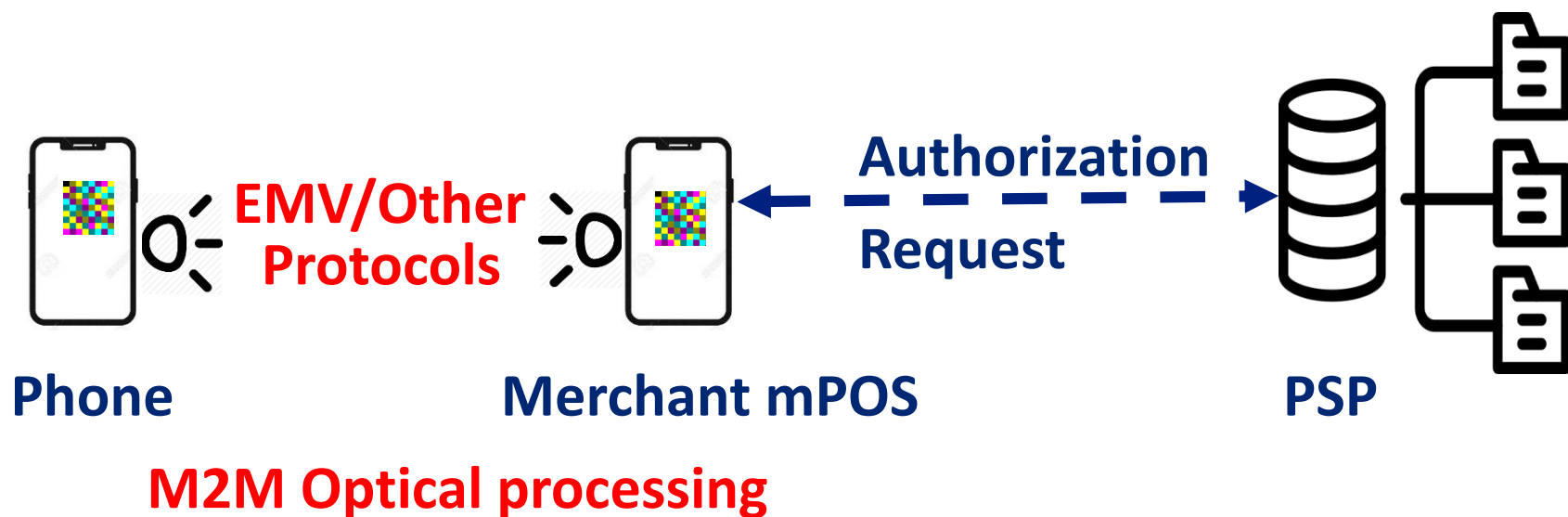


1. **Offline2Online** mPOS transactions directly between the **Offline** mobile and the **Online** SaaS merchant services cloud, eliminating OS, model, device, NFC, and RF limitations and frictions
2. Online transactions User experience with security protocols, payment options, rewards, couponing, receipting and payment branding
3. NFC transactions are device—centric: The MetaSepia mPOS System is SaaS/PSP **cloud-centric**, reducing micro and small merchant frictions
4. Video network **app marketplaces** are accessible to 850 Million daily platform/network members, providing a **network-effect** opportunity for in-Zoom Offline Payments and ID Verification
5. Offline Mobile2Mobile ID verification for emerging proximity-based apps



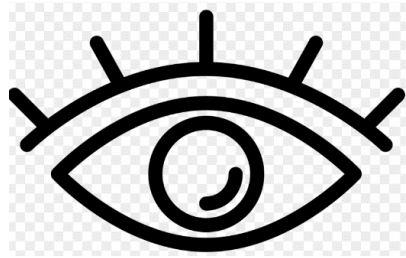
# Mobile-to-Mobile/mPOS Transactions

- **EMV/Other** secure software **protocols** can be identical to proprietary NFC payment processes, accelerating adoption
- **Existing** Payment rails are demonstrated with similar authorization protocols as NFC payments, accelerating adoption



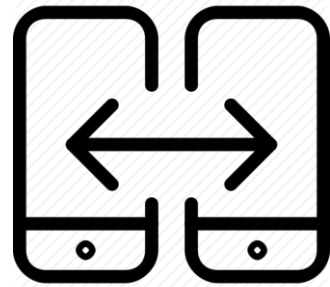
1. **Offline2Online** mPOS with EMV/other protocols exchange between devices and Online request for authorization is similar to present mobile NFC payments protocols and processes, as seen in our website videos of GooglePay and PayPass demo payments
2. **Offline2Offline** mPOS with EMV/other protocol exchange between devices is identical to NFC use of Offline protocols and processes
3. NFC transactions are **device—centric**, as is this Optical system, and both process similarly
4. Mobile2Mobile ID verification, Mutual Authentication, and data-sharing for **emerging** proximity-based apps opportunity

# Advantages



Optical-only solution

No NFC or other RF services



Any Zoomable device

Contactless payments

Offline Customer at mPOS



All OS and device compatible

Software-only

Online payments extension  
to Offline transactions



Utilizes existing payment Rails



Online Ecomm Payment Protocols

Device2Device EMV type protocols



EMV L2 protocols capable

Online TLS protocols capable

3 issued Patents



**Extends Online Cloud Transactions directly to Offline Mobile customers**

# Profiles



Development  
Partners

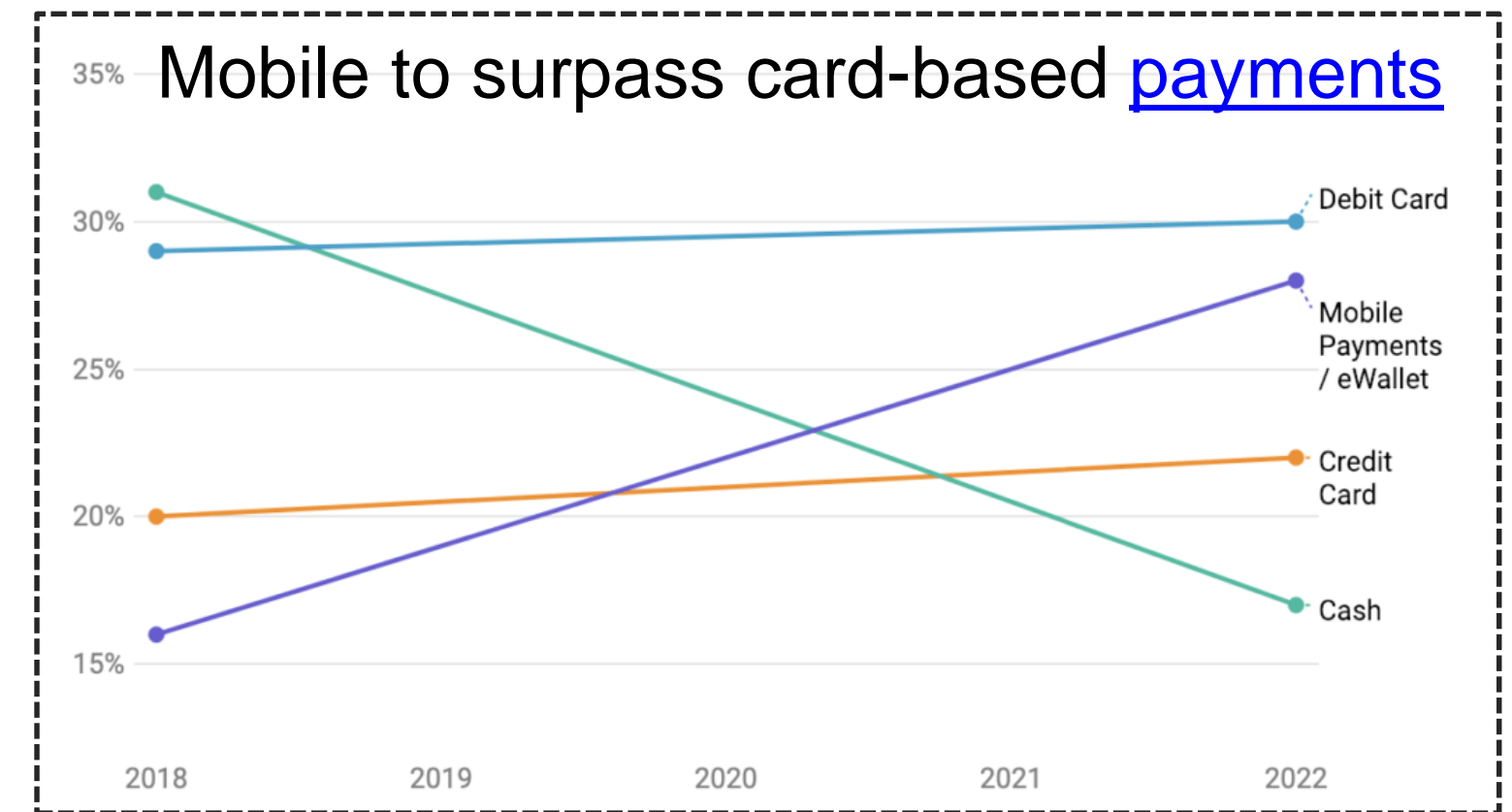


Founders  
Advisors

## Summary

- Contactless mobile payments are rocketing-- join our US\$2M seed round opportunity with prototype optimization, Optical EMV/Other certification, partner development, and our first product in 12+ months!

Portland, Nov. 05, 2020 (GLOBE NEWSWIRE) -- According to the report published by Allied Market Research, the **global mobile payment** market was estimated at \$1.48 trillion in 2019 and is expected to hit \$12.06 trillion by 2027, registering a CAGR of 30.1% from 2020 to 2027. Nov 5, 2020



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- View our Website [here](#)
- View our 2.39 second Dec 2020 GooglePay Protocol test-network transaction [here](#)
- Join us as our video-channel partner, and payments processor partner!