AyaSDM

AYA Software Development Manufacturing

E-Payment Systems

Hardware

Multi Payment Cannels

AYA-SDM.COM

Table of Content

AYA SDM 2023

Welcome Message

AYA SDM Team

Message from Team

Thank you for taking the time to look at AYA SDM's profile.

The AYA SDM team is pleased to inform you that we are dedicated to keeping our customers:
- Pleased with our services.
- They work and run their systems 24 hours a day, seven days a week.

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AYASDM
AYA Software Development Manufacturing

About Company

Company Description

The company built and developed its system In-House and with the efforts of programmers who are today the founders of this company.

With the great experience in financial technology services that enable the company to operate and develop its solutions effectively.

The AYA SDM (Software Manufacturing and Development)was founded in 2013, and the biggest challenge for the company was to build an electronic payment system through the electronic wallet, for the benefit of Aya Electronic Payment Services, the twin company of our company, and the electronic payment system obtained a license from the Central Bank of Jordan in 2016

The company continues to provide development and technical support for the electronic payment system until today

Integrity
We are doing the right things
even when no one is watching

AYA-SDM.COM

Become the most accessible and efficient worldwide digital wallet.

Creative Team

Is our largest asset and the cornerstone of our business.

Flexibility

easy to meet your customized requirements.

Newest Technology

We are using the latest technology in term of development & security.

Excellent Work

Scientific approaches guarantees best results always.

Values →

Services

AYA SDM
AYA Software Development Manufacturing

Customer

A wonderful voyage loaded with numerous useful services in a simple and appealing style, as well as 24-hour availability.

More Information in slide 8

Business

Institutions and organizations can use the AYA SDM Platform to send payments to beneficiaries and mobile wallets.

More Information in slide 9

Merchant

AYA SDM allows retailers to accept purchases from wallet users through QR code, regardless of the wallet provider.
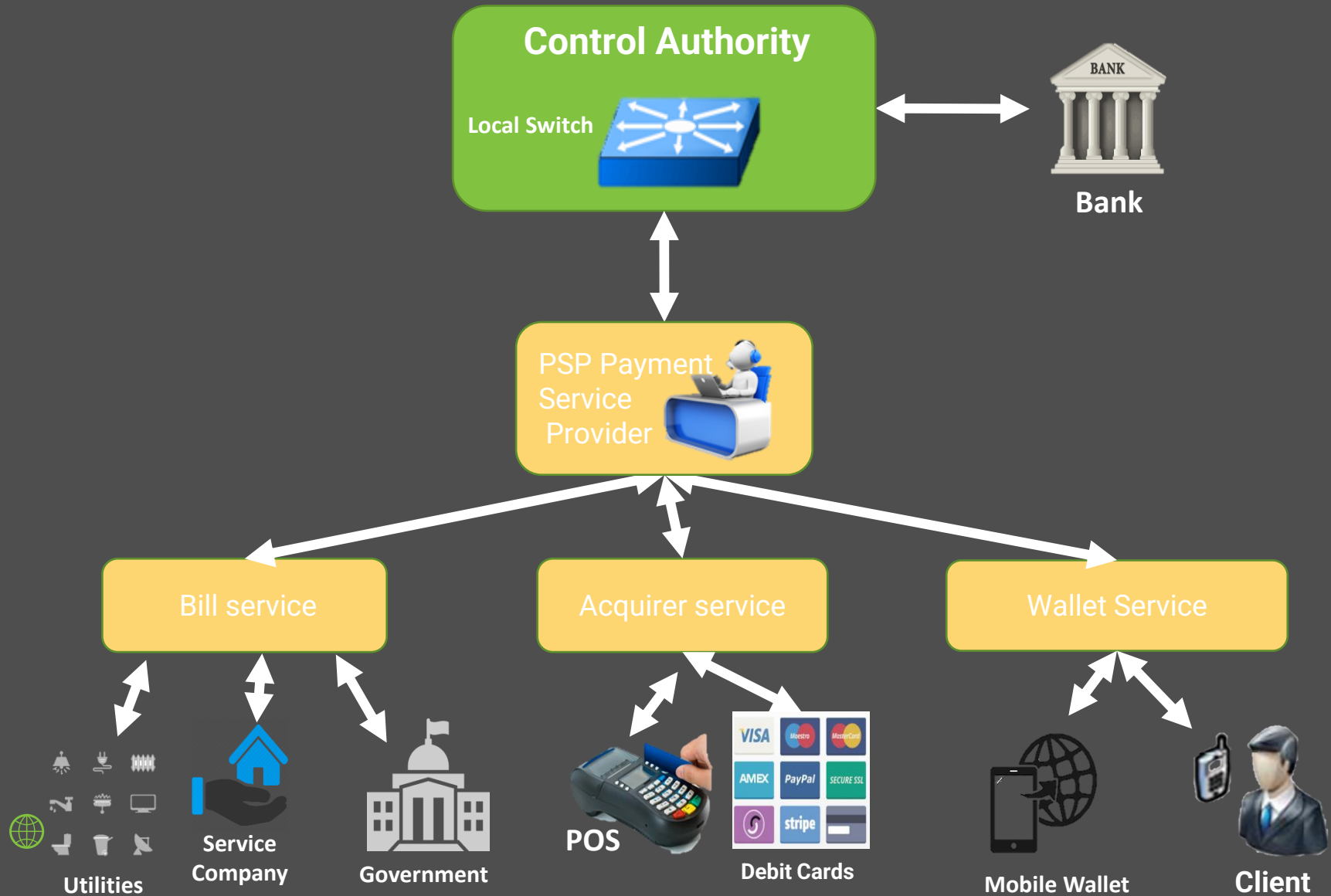
More Information in slide 10

Professional

We are doing the job on the day that we don't want to do it

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AYA SDM Products

Connect Payment System to provide:

International Remittances:
Send and receive international remittances to more than 200 countries.

e-Fawateercom
You can easily pay your bills instantaneously, and you may save your bills for future payments.

Send/Receive money
Because our eco system is interoperable, you can send and receive money to any other wallet instantly.

e-Voucher
You can buy any of the e-voucher cards for a low price.

AYA SDM Products

AYA Software Development Manufacturing

Connect Payment System to provide:

MasterCard - Visa Card:
Direct debit international Master or Visa Card to the wallet.

QR Code Payments:
Generate QR Code payments to receive or send request, scan QR Code to send payment.

Online/Offline Card
NFC Online/Offline card Direct debit from wallet, e-commerce transactions.

Bracelets & NFC Tags:
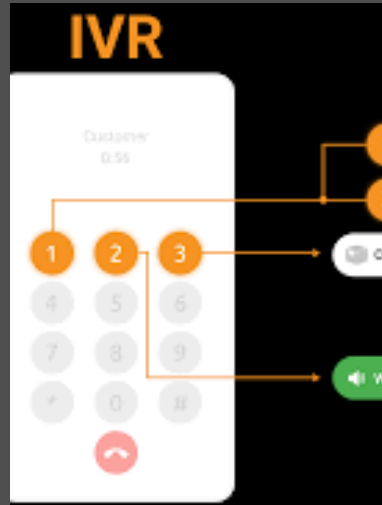Pay Online/Offline through you NFC Tag or Bracelets .

AYA SDM Products

Connect Payment System to provide:

ATM Card-less Cash withdrawal:
Use option Card-less in ATMs to Cash withdrawal and deposit.

Payment with IVR:
Make Payment through secure Interactive voice response (IVR)

SMS payment:
Use SMS to send payment with 4 SMS steps.

Call Service System:
Customer Call Service with troubleshooting system message.

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Targeted Customers

- Financial Sectors.

- Insurance Companies.

- Exchange Houses.

- Un-banked customers.

- Transportations.

- Delivery Services.

- Labors.

- Factories.

- Logistics Companies.

Banked customers preferer to use wallets instead of their Banks accounts in daily operations.

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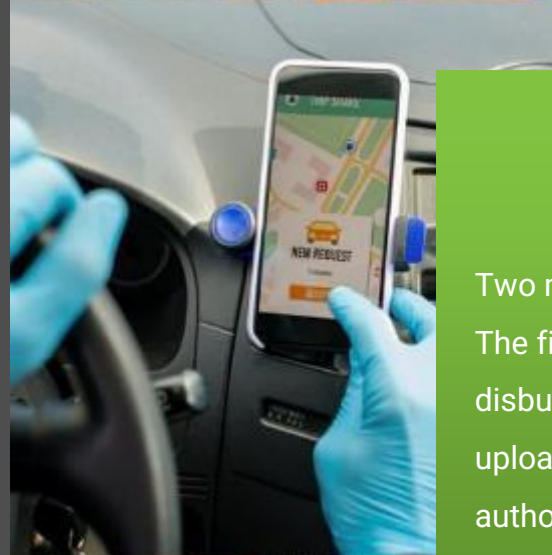
Bulk Salaries Product

Two minutes needed only. The firm will be able to disburse wages by uploading a single file with authority matrix containing the bulk payments service.

AyaSDM
AYA Software Development Manufacturing

Targeted Customers – Close Loop Payment

- Schools & Universities.

- GYMs.

- Training and Educations Centers.

- Entertainments Areas.

Close Loop Payment Services

Build your own payment system using your branded badge, card, bracelet, or any NFC accessory.

To provide a margin of safety for their children, most parents prefer to imply a close payment method rather to the more common open payment alternatives.

01

- **Our company developed the system for AyaPay Jo Company, which later owned it under a development agreement**
- **The system developed by our company was licensed by the Central Bank of Jordan in 2016, and development has continued on the system until today**

![AYA Pay logo]

Success Stories AYAPay Jo

02

Digital Wallets Statistics

According to JoPacc monthly newsletter

1.5 m **Digital Wallets**

 With a monthly growth rate of 2% to 3% on average.

2.1 m **Transactions**

With an average monthly growth rate of 15%.

190 m **Volume of Transaction**

With an average monthly growth rate of 5%.

Short Story About AYAPay Jo

CBJ licenses were obtained in 2016.

We have more freedom since we own the system and have the most extensive network of agents.

24
Employee

34K
Active User

200
Agent

Success Stories AYAPay Jo

There are about 250 agents and over 2000 ATMs.

■ Exchange Houses

■ Post Offices

■ AYA SDM Agents

■ AYA Merchants

■ ATMs

■ e-Fawateercom Agents

Success Stories

AYAPay Jo involvement in the industry sector

AYAPay has contributed to give a distinctive service to micro, small, medium, and large businesses by easing the process of sending and receiving money to fulfill their varied daily activities through the financial solutions it possesses.

Marwan Zaghli – Owner of Cafeteria

"I used the AYA SDM wallet to receive my loan from one of the microfinancing companies to start my café. I collect payments from my clients through wallets and utilize it to pay my employees' salaries."

Success Stories

International Money Transfer Project for immigrants work-forces

AYA SDM was the first PSP to offer an exciting user experience for sending and receiving money via the AYA SDM app for international money transfers. To that aim, we held a number of events and workshops to educate users about the service and other AYA SDM services GIZ and AYA SDM have a good working relationship and have collaborated on incoming cross-border remittances.

Bristi Akter - Bangladeshi maid

"I am transferring part of my monthly salary to my family in Bangladesh by AYA SDM wallet,. Furthermore, I am saving the remaining in my wallet securely"

Success Stories

Youth Initiatives

AYA SDM provides a variety of services to young people that fulfill their needs wherever they are: at universities, at employment, or in society.

Hamza Jamil –
University Student

"I use the AYA SDM wallet to pay for daily expenses such as charging my phone, transportation to university, shopping, and paying university fees. My life is made easier by the AYA SDM wallet."

Success Stories

Rural Areas

Outback Areas

Refugees Camps

As AYAPay Jo has reached refugee camps and enabled the process of certifying agents to secure the flow of cash to beneficiaries, it has demonstrated its presence in distant and rural regions that are not served by fintech services.

Naser Al Hariri – *Syrian Refuges*

"While I am in the camp, I am receiving aid from the humanitarian organization through my AYA SDM wallet. This saves time and money by avoiding the need to travel to the city to obtain the aids."

Success Stories

Woman Empowerment

AYAPay Jo Company has contributed to creation of a variety of educational seminars aimed at instilling a financial culture in society's members in order to help them achieve financial independence.

Fatima Al Zoubi – House Wife

"I am planning my household budget by using the AYA SDM wallet. It's a way for me to keep track of my transactions, save money, and prevent losing it."

Mobile App

This is **AYA Pay** powerpoint presentation 2021

Description

AYA SDM Mobile may be defined as a user-friendly app. It looks to be easy and straightforward, yet it is jam-packed with features.

Self Registration

2 Minutes Registrations

Full Control

Set and Edit Alerts and Views

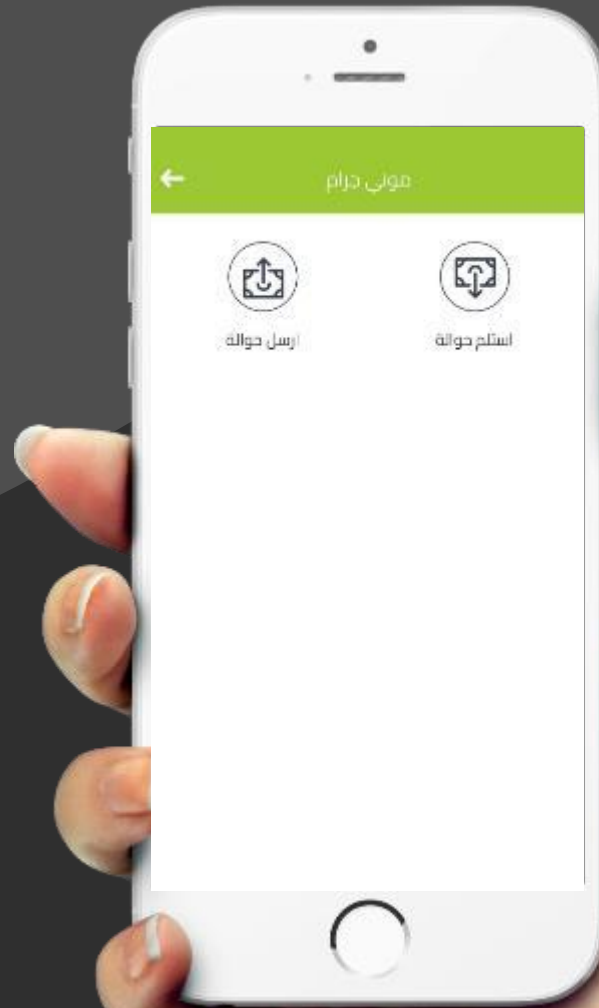**A High level of Availability**

24/7 Monitoring and Support

Mobile App

Mobile App

Mobile App

Mobile App

Mobile App

Mobile App

Co-Branded App

- Company's App Powered by AYA SDM Company.
- Company's Customers are AYA Customers.
- All features will be available (CliQ, JoMoPay, e-Fawateer, Remittances, QR,..)
- Accounts, Balances, Backend, ..etc will be managed by AYA.

1

White Labeled System

- AYA SDM will provide the companycwith the Backend & Mobile App with all AYA features.
- Accounts, Balances, Backend, ..etc will be managed by the company.
- All features will be available (CliQ, JoMoPay, e-Fawateer, Remittances, QR,..)
- AYA will be responsible for Support & Maintenance
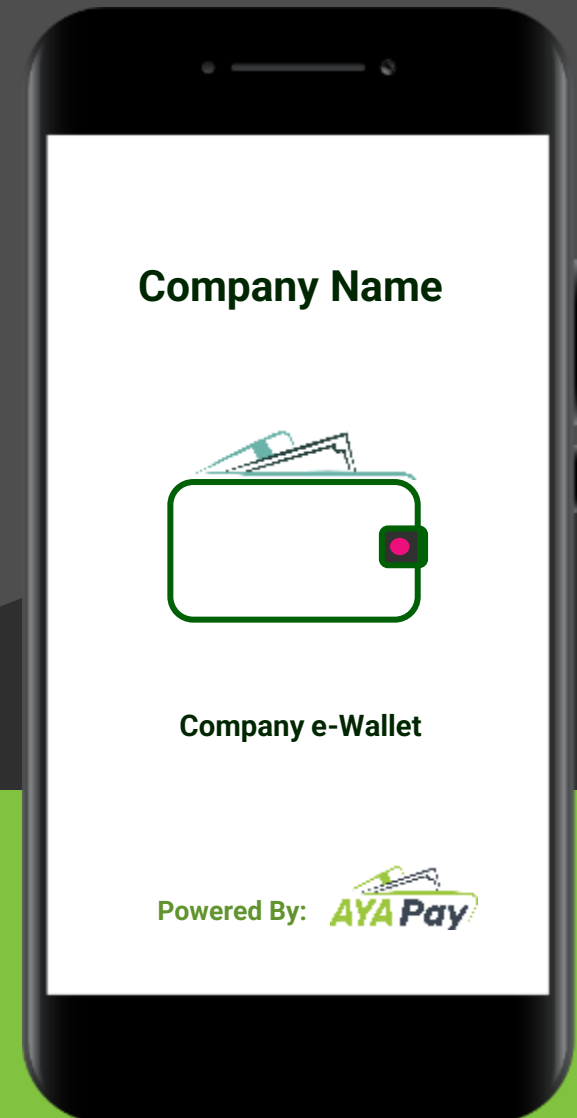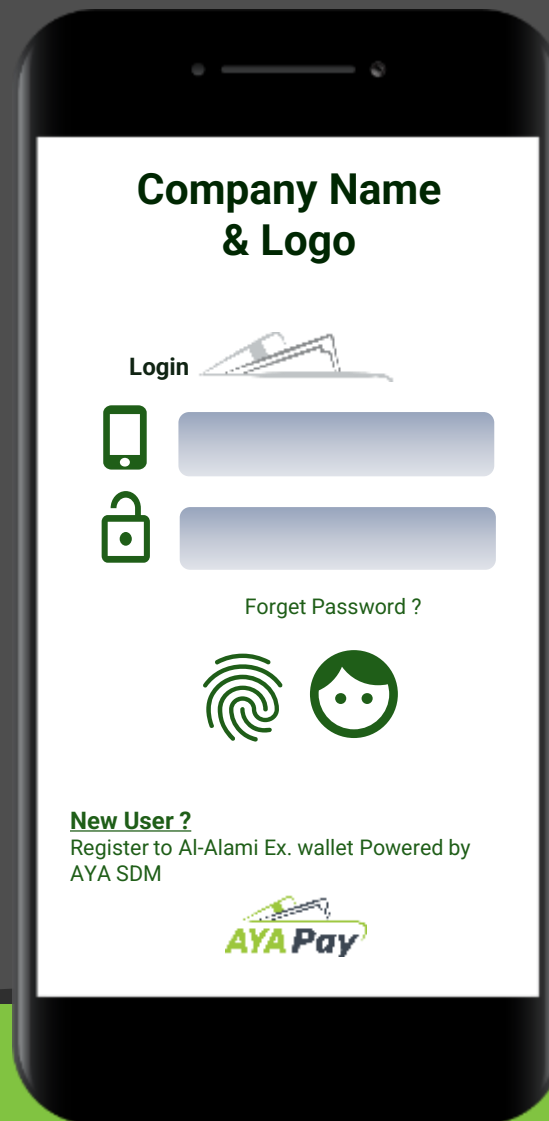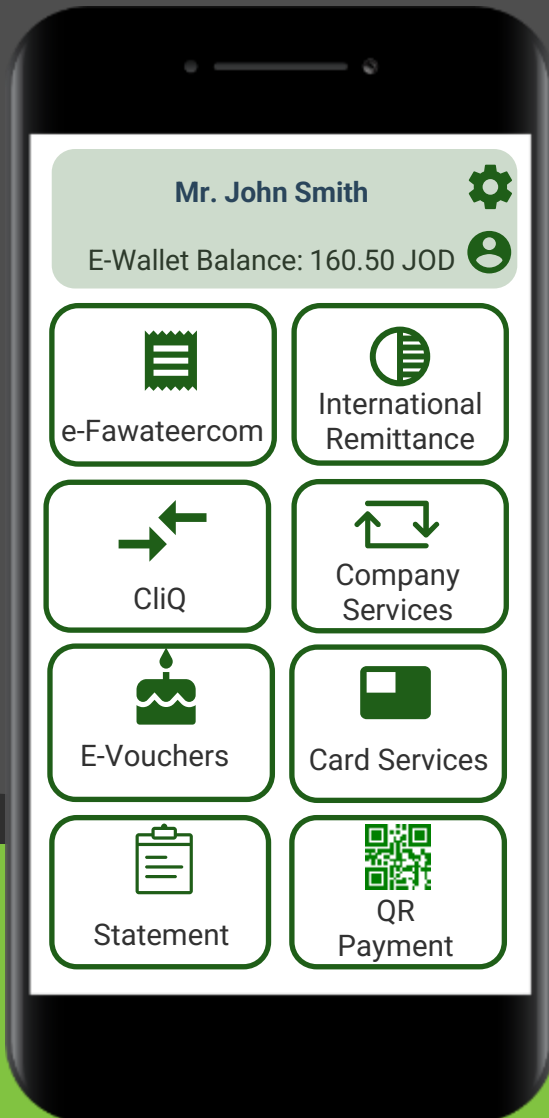
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Close Loop Wallet

- Close Payment Loop only between company's wallets users and merchants.
- Could be white labeled App or System.
- Working outside JoMoPay.
- May needs CBJ approval.

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AYA Pay

Co-Branded App. Sample

Mr. John Smith

E-Wallet Balance: 160.50 JOD

- e-Fawateercom
- International Remittance
- CliQ
- Company Services
- E-Vouchers
- Card Services
- Statement
- QR Payment

Company Name & Logo

Login

Forget Password ?

New User ?
Register to Al-Alami Ex. wallet Powered by AYA SDM

AYA Pay

Company Name

Company e-Wallet

Powered By: AYA Pay

Business Models

AYA SDM Business Models

We are looking to our customers as a partners, we believe that your success will be ours, and we are aiming to build a success story with (your company), so we are ready to provide (Your Company) with the following pricing models:

One time Setup fee + Annual Support 15%	25% of One time Setup fees + Fixed annual amount per wallet	35% of One time Setup fees + Sharing Revenue	4 Years installment for the setup fees