Lynq

Payments, simplified..

```
Lynq API  -  Payments with a few lines of code

$ depositFunds(walletID,
amount, source);
```

Lynq.eu

Mark Wallace - CFO

Mark was previously the Chief or Risk for HSBC Investment Bank, following on to become COO of UBS and Asset Management and CRO of the Investment bank. In 2007 he joined Credit Suisse as the Head of Risk Infrastructure and Asset Management. Mark has an exceptional financial background and has raised in excess of $100m of funding capital.

David Austin - COO

David has been the Managing Director of Hodge Bank, growing the privately owned bank from £70 million in assets to £1.8 billion in assets without recourse to external capital, along with managing 330 staff.
David has a wide breadth of experience covering operations, regulations, compliance, finance and risk.
David is also the Governor and Member of the Audit Committee for Cardiff and Vale College (CAVC).

Sina Yamani - CEO

The Lynq project began when Sina started building a B2C hospitality platform for businesses to connect to consumers via mobile applications. Although merchants loved the features of the platform, they weren't keen on the high payment costs. As a result of this, further research and development into the underlying payment technology began. Sina has worked on many technology projects and studied Computer Science at university.

Wolfram Kluge - CIO

Wolfram is an accomplished Chief Information Security Officer (CISSP) and has experience working with some very high-value companies. His roles include being Vice President of Credit Suisse security and various other roles in HSBC, Deutsche Bank, GlaxoSmithKline. Wolfram is fluent in the best IT Security practices such as ISF IRAM and ISO 27001, Cryptography and Cyper Resilience.

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David Hopton - Chairman

David has an exceptional track record within the banking sector, becoming the Managing Director of Santander (UK Treasury and Wholesale), before joining the Bank of England to fill various roles within Economic, Regulatory, Money Market and Gilt Edge Market for International Settlements. David also served for 2 years as Secretary to the G10 Governers Committee

Rhian Copland - Head of Compliance

Rhian grew to become the Head of Compliance and Risk at Hodge Bank, having spanned all Group functions for all products offered by Hodge Group (including lending, retirements products and retail deposits). Rhian has built strong expertise within Risk Management, Compliance, Regulations, Audit and Anti-Money-Laundering.

Scott Waddington - Non-Executive Director

Scott has an extensive portfolio of senior roles, mainly with his CEO position at S.A. Brains (Hospitality Chain) leading 2,500 employees and £125 million in turnover, followed by a successful exit scenario. Scott's Hospitality experience will be pivotal for Lynq's business strategy. Scott is also the Chairman of Transport for Wales, Board Governor for Cardiff Metropolitan University, and Chairman of the Cardiff Business Club.

Ray Sherry - Technical Advisor

Ray has held numerous senior technical roles within the Payments, banking and finance industry. Ray was the Director of Barclays Corporate Technology, followed by becoming the CTO/CIO of Catella Bank. Ray then went on to be the CTO of Traydstream and is now acting as their Vice President.

Lynq

Market Size

FOOD-SERVICE INDUSTRY

World	Europe	North America	Asia + Africa
$2.66Tn	**$525n**	**$586n**	**$1.26Tn**
+1.6%	-1.1%	+2.6%	+3.5%

ALCOHOLIC DRINKS INDUSTRY

World	Europe	North America	Asia + Africa
$1.41Tn	**$438Bn**	**$256Bn**	**$554Bn**
+0.7%	-1.8%	+2.8%	+2.4%

MISCELLANEOUS (EU)

General Goods	Entertainment	Travelling	One-Off Payments
$588Bn	**$109Bn**	**$138Bn**	**$146Bn**

Lynq

MARKET OPPORTUNITY

stripe

$20 Billion / Yr
7 day wait
1.4% + 20p TXN Fee

PayPal

$110 Billion / Yr
2-4 day wait
3.4% + 20p TXN Fee

WorldPay

$400 Billion / Yr
2-4 day wait
2.75% + 20p TXN Fee

Global ▲ **3%**

$62 Trillion / Yr
Avg 3 day wait
Avg 2-6% TXN Fee

0.05% - 1% TXN Fee
INSTANT SETTLEMENT

Projected Turnover

	Year 1	Year 2	Year 3	Year 5+
Percentage of EU Market	**0.0001%**	**0.002%**	**0.03%**	**0.125%**
Total TXN Volume	£8,125,428.57	£89,046,285.71	£371,565,428.57	£3,767,270,714.29
Lynq TXN Fee	£81,254.29	£890,462.86	£3,715,654.29	£37,672,707.14
Business Saved	£121,881.43	£1,335,694.29	£5,573,481.43	£56,509,060.71
SaaS (£10/m per venue)	£208,800.00	£1,122,000.00	£3,540,000.00	£144,750,000.00
Total Income	£290,054	£2,012,463	£7,255,654	£182,422,707

Sources: Mintel, IBISWorld, Statista, Euromonitor, WorldPay

5 Year plan is to penetrate only 0.125% of total hospitality Market in the European Union, providing a total income of £182 Million/year with total TXN volumes of £3.7Bn

Lynq

Current Payments Process
(Card & Online payments)

1 Present Card (Online or in-store)

2 Request sent to Payment Service Provider (PSP)

3 PSP Forwards information to the Scheme (Visa/MC)

4 Scheme sends request to the issuing bank

2 - 6% transaction fee

3-4 days to settle payment

8 Payment received in Merchant bank account

3 / 4 DAYS

7 Payment approved, Merchant authorized

6 Provider forwards response to the merchant

5 Scheme relays response to the provider

Lynq

This is because Lynq leverages it's own proprietary connection to banks, applications and POS platforms.